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Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be *yes* if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	art 1: Identify Yourself				
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):		
1.	Your full name				
	Write the name that is on your	Matthew			
	government-issued picture identification (for example,	First name	First name		
	your driver's license or	Lloyd			
	passport).	Middle name	Middle name Last name		
	Bring your picture	Saurer Last name			
	identification to your meeting with the trustee.	Last name	Last Hame		
	with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)		
		, , , , , , , , , , , , , , , ,			
2.	All other names you have used in the last 8 years Include your married or maiden names.				
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx - xx - 1 1 3 3 OR 9 xx - xx	xxx - xx		

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About Debtor 1: About Debtor 2: Spouse Only in a Join 4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business names Business name 47-5058132 EIN EIN 5. Where you live 1416 West Alcott Avenue Number Street Fergus Falls Number Street Fergus Falls Otter Tail County County If your mailing address is different from the one above, fill it in here. Note that the court will send About Debtor 2 (Spouse Only in a Join In a Join About Debtor 2 (Spouse Only in a Join I	or EINs.
and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business name 47-5058132 EIN EIN EIN 5. Where you live 1416 West Alcott Avenue Number Street Fergus Falls Otter Tail County County If your mailling address is different from the one In have not used any business names Business name If Debtor 2 lives at a different address City State City State County If Debtor 2's mailling address is different from the one	
the last 8 years Include trade names and doing business as names Business name	:
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Otter Tail County County If your mailing address is different from the one If Debtor 2's mailing address is different from the one	ZIP Code
County If your mailing address is different from the one If Debtor 2's mailing address is different from the one	Zii Code
any notices to you at this mailing address. any notices to this mailing address.	
Number Street Number Street	
P.O. Box P.O. Box	
City State ZIP Code City State	ZIP Code
6. Why you are choosing Check one: Check one:	
this district to file for bankruptcy Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. Over the last 180 days before filing the have lived in this district longer than in district.	is petition, I n any other
☐ I have another reason. Explain. ☐ I have another reason. Explain.	
(See 28 U.S.C. § 1408.) (See 28 U.S.C. § 1408.)	

Pa	Tell the Court Ab	out Your	Bankruptcy Case			
7.	The chapter of the Bankruptcy Code you are choosing to file under	for Ban	kruptcy (Form 2010)).	iption of each, see <i>Not</i> . Also, go to the top of p		1 U.S.C. § 342(b) for Individuals Filing the appropriate box.
8.	How you will pay the fee	loca you sub with I ne App I re By less pay	al court for more det rself, you may pay n mitting your paymen a pre-printed addre red to pay the fee in plication for Individual quest that my fee in law, a judge may, but is than 150% of the court the fee in installme	ails about how you r with cash, cashier's int on your behalf, you ess. In installments. If you als to Pay The Filing to e waived (You may but is not required to, official poverty line the	may pay. Typica check, or mone ur attorney may bu choose this of Fee in Installm request this of waive your fee lat applies to you is option, you	heck with the clerk's office in your ally, if you are paying the fee y order. If your attorney is y pay with a credit card or check option, sign and attach the pents (Official Form 103A). Otion only if you are filing for Chapter 7. If your family size and you are unable to must fill out the Application to Have the fit with your petition.
	Have you filed for bankruptcy within the last 8 years?	Distr	ict		When	Case number Case number Case number
10.	affiliate? Di	ebtor			_ When	Relationship to you Case number, if known Relationship to you Case number, if known
11.	Do you rent your residence?	✓ No. Yes		btained an eviction judç	gment against yo	u?
				ial Statement About an	Eviction Judgme	ent Against You (Form 101A) and file it with

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12.	Are you a sole proprietor of any full- or part-time	_	Go to Part 4. Name and location of business				
	business?	Yes.					
	A sole proprietorship is a business you operate as an		Saurer Corporation dba	Anytime Fitness			
	individual, and is not a		Name of business, if any				
	separate legal entity such as a corporation, partnership, or		120 1/2 West Cavour Av	/enue 			
	LLC. If you have more than one		Number Street				
	sole proprietorship, use a separate sheet and attach it		Fergus Falls		MN	56537	
	to this petition.		City		State	ZIP Code	
			•				
			Check the appropriate box to d	lescribe your business	:		
			Health Care Business (as	defined in 11 U.S.C. §	101(27A))		
			Single Asset Real Estate (a	as defined in 11 U.S.C	. § 101(51E	3))	
			Stockbroker (as defined in	11 U.S.C. § 101(53A))		
			Commodity Broker (as defi	ned in 11 U.S.C. § 10	1(6))		
			None of the above		(-//		
	Chapter 11 of the Bankruptcy Code and are you a <i>small business debtor?</i> For a definition of <i>small business debtor</i> , see 11 U.S.C. § 101(51D).	most re any of t	set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B). To a m not filing under Chapter 11.				
		□ No.	 I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. 				
		Yes	I am filing under Chapter 11 ar Bankruptcy Code.	nd I am a small busine:	ss debtor a	ccording to the definition in the	
o a	rt 4: Report if You Own	or Have	Any Hazardous Property o	or Any Property Th	at Needs	Immediate Attention	
4.	Do you own or have any	✓ No					
	property that poses or is alleged to pose a threat of imminent and identifiable hazard to		What is the hazard?				
	public health or safety? Or do you own any property that needs immediate attention?		If immediate attention is needed, why is it needed?				
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is the property?				

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
You must check one:	You must check one:
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.	I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.
Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.	Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.
☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.	
Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.	Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.
I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.	I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.
To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.	To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.
Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.	Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.
If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.	If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.
Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.	Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.
I am not required to receive a briefing about credit counseling because of:	I am not required to receive a briefing about credit counseling because of:
Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.	Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
Active duty. I am currently on active military duty in a military combat zone.	Active duty. I am currently on active military duty in a military combat zone.
If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.	If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Pa	Part 6: Answer These Questions for Reporting Purposes						
16.	What kind of debts do you have?	 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." ☐ No. Go to line 16b. ☑ Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain 					
		money for a business or investment or through the operation of the business or investment. No. Go to line 16c.					
		Yes. Go to line 17.					
		16c. State the type of debts you ow	e that are not consumer de	ebts or business de	bts.		
17.	Are you filing under Chapter 7?	No. I am not filing under Chapte					
	Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Yes. I am filing under Chapter 7 administrative expenses ar No Yes	. Do you estimate that after e paid that funds will be av	r any exempt prope ailable to distribute	erty is excluded and to unsecured creditors?		
18.	How many creditors do you estimate that you owe?	✓ 1-49 □ 50-99 □ 100-199 □ 200-999	1,000-5,000 5,001-10,000 10,001-25,000		25,001-50,000 50,001-100,000 More than 100,000		
19.	How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 millio \$10,000,001-\$50 millio \$50,000,001-\$100 millio \$100,000,001-\$500 m	on 🔲	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion		
	How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 millio \$10,000,001-\$50 milli \$50,000,001-\$100 mill \$100,000,001-\$500 m	on 🔲	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion		
Pa	rt 7: Sign Below						
Fo	r you	I have examined this petition, and I correct.	declare under penalty of pe	erjury that the infor	mation provided is true and		
		If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.					
		If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).					
		I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.					
		I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.					
		/s/ Matthew Lloyd Saurer	×	:			
		Signature of Debtor 1		Signature of Debt	for 2		
		Executed on 12/12/2019 MM / DD / YYY	Y	Executed on	/ DD /YYYY		

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For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Allen Haugrud	Date	12/12/2019
Signature of Attorney for Debtor		MM / DD /YYYY
Allen Haugrud		
Printed name		
Allen Haugrud, Attorney		
Firm name		
121 EAST LINCOLN AVENUE		
Number Street		
Fergus Falls	MN	56537
City	State	ZIP Code
Contact phone 2189984299	Email address allen(haugrudlaw.com
0042420	MN	

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Fill in this information to identify your case:						
Debtor 1	Matthew Llo	yd Saurer				
Dobtor 1	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States Bankruptcy Court for the: District of Minnesota						
Case number	(If known)		_			

Check if	this	is	an
amende	d filii	nq	

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$ 100,400.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$87,775.14
1c. Copy line 63, Total of all property on Schedule A/B	\$ <u>188,175.14</u>
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
 Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D 	\$311,779.00
Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	+ \$82,175.20
Your total liabilities	\$393,954.20
Part 3: Summarize Your Income and Expenses	
Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$ <u>5,</u> 076.71
5. Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	_{\$} 4,719.00

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Matthew Lloyd Saurer

First Name Middle Name

Debtor 1

Last Name

Case number (if known)_

Pa	art 4: Answer These Questions for Administrative and Statistical Records						
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?						
	No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes						
7.	7. What kind of debt do you have?						
Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.							
	☐ Your debts are not primarily consumer debts. You have nothing to report on this part this form to the court with your other schedules.	t of the form. Check this box and submit					
8.	From the <i>Statement of Your Current Monthly Income</i> : Copy your total current monthly income from Official Form 122A-1 Line 11; OR , Form 122B Line 11; OR , Form 122C-1 Line 14.						
9. Copy the following special categories of claims from Part 4, line 6 of <i>Schedule E/F</i> :							
		Total claim					
	From Part 4 on Schedule E/F, copy the following:						
	9a. Domestic support obligations (Copy line 6a.)	\$					
	9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$					
	9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$					
	9d. Student loans. (Copy line 6f.)	\$					
	9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$					
	9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+ \$					
	9g. Total. Add lines 9a through 9f.	\$					

Fill in thi	s information to identify	vour eas	e and this	filtza:		ed 12/12/19 1:	1:41:38 Desc	Main
	,			Document	Page 1	0 of 69		
Debtor 1	Matthew Lloyd Saure			Last Name				
Debtor 2 (Spouse, if f	First Name	Middle Na		Last Name				
	tes Bankruptcy Court for the:							
		DISTRICT OF IV	minesota		•			
Case num	ber						Γ	Check if this is an
						l		amended filing
Offici	al Form 106A/	<u>B</u>						
Sch	edule A/B:	Prop	perty	/				12/15
category respons write yo	category, separately list y where you think it fits l ible for supplying correc ur name and case numb Describe Each Resi	best. Be a ct informa er (if knov	as comple ition. If mo wn). Answ	te and accurate a ore space is need er every question	s possible. If ed, attach a s	two married people separate sheet to thi	e are filing together, be is form. On the top of	oth are equally
	u own or have any legal							
□No	o. Go to Part 2.							
☑ Ye	es. Where is the property?			What is the pro	perty? Check	all that apply.	Do not doduct socured o	laims or exemptions. Put
	1416 West Alcott Av	enue		Single-family	home		the amount of any secure	ed claims on <i>Schedule D:</i>
1.1.	Street address, if available, of		cription		ulti-unit building	•		ms Secured by Property:
				Condominium or cooperative Manufactured or mobile home		Current value of the entire property?	Current value of the portion you own?	
				Land	a or mobile noi	ne	\$ 200,800.00	\$ 100,400.00
	Forgue Follo	MANI	E6527	Investment p	roperty		Ψ	T
	Fergus Falls City		56537 ZIP Code	Timeshare			Describe the nature interest (such as fee	
	,	Ciaio	0000	Other			the entireties, or a li Fee simple	fe estate), if known.
					-	property? Check one.	<u> </u>	ommunity property
'	Otter Tail County			Debtor 1 only Debtor 2 only			Oneck ii tilis is c	ommunity property
	County			Debtor 1 and				
				At least one of		and another		
				Other informat	ion you wish	to add about this it	em, such as local	
			That	property identi	fication numl	ber:	Range 43, Otter Tail Co	ounty Minnesota
			desc	ribed as follows:				
							t Lot 5; thence running 00 feet to the point of be	on an assumed bearing
							nales a distance of 373	
If you	own or have more than or	ne, list here	e:	What is the prop	-	II that apply.		laims or exemptions. Put
1.2.				Single-family				ed claims on <i>Schedule D:</i> ims Secured by Property.
1.2.	Street address, if available, of	or other desc	cription	Duplex or mul	ti-unit building or cooperative			
					or mobile hom		entire property?	Current value of the portion you own?
				Land	000		\$.
				Investment pr	operty		Ψ	Ψ
	City	State	ZIP Code	Timeshare Other			Describe the nature interest (such as fee	
					rest in the pr	operty? Check one.	the entireties, or a li	fe estate), if known.
				Debtor 1 only				
	County			Debtor 2 only				
				Debtor 1 and D	-			ommunity property
				At least one of	the debtors an	d another	(see instructions)	
				Other information		o add about this ite er:	m, such as local	

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1 Street address, if available, or other des	Condominium or cooperative Manufactured or mobile home Land	Do not deduct secured clathe amount of any secure Creditors Who Have Clair Current value of the entire property? \$	ed claims on <i>Schedule D:</i>		
City State	Investment property ZIP Code Timeshare Other Who has an interest in the property? Check one.	interest (such as fee the entireties, or a lif	Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.		
County	☐ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another Other information you wish to add about this in property identification number:	(see instructions)	ommunity property		
•	own for all of your entries from Part 1, including any entri	_	\$_100,400.00		
Part 2: Describe Your Vehicles Do you own, lease, or have legal or equita	ole interest in any vehicles, whether they are registered or		s		
Part 2: Describe Your Vehicles Do you own, lease, or have legal or equita	e a vehicle, also report it on Schedule G: Executory Contracts		es		
Part 2: Describe Your Vehicles Do you own, lease, or have legal or equita you own that someone else drives. If you leases 3. Cars, vans, trucks, tractors, sport utility No Yes 3.1. Make: Chrysler Model: Town & Country	wehicle, also report it on Schedule G: Executory Contracts vehicles, motorcycles Who has an interest in the property? Check one.	s and Unexpired Leases.	aims or exemptions. Put ed claims on <i>Schedule D:</i>		
Do you own, lease, or have legal or equita you own that someone else drives. If you least 3. Cars, vans, trucks, tractors, sport utility 1. No 1. Yes 3.1. Make: Chrysler 1. Town & Country Year: 2012 130000	e a vehicle, also report it on Schedule G: Executory Contracts vehicles, motorcycles Who has an interest in the property? Check one.	Do not deduct secured clause the amount of any secure	aims or exemptions. Put ad claims on <i>Schedule D:</i> ms Secured by Property.		
Part 2: Describe Your Vehicles Do you own, lease, or have legal or equita you own that someone else drives. If you lease as a cars, vans, trucks, tractors, sport utility No Yes 3.1. Make: Chrysler Model: Town & Country Year: 2012	wehicles, motorcycles Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Do not deduct secured clause the amount of any secure Creditors Who Have Claim	aims or exemptions. Put and claims on Schedule D: ms Secured by Property. Current value of the		
Do you own, lease, or have legal or equita you own that someone else drives. If you least 3. Cars, vans, trucks, tractors, sport utility Andrews Andre	whicles, motorcycles Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)	Do not deduct secured class the amount of any secure Creditors Who Have Clair Current value of the entire property?	aims or exemptions. Put ad claims on <i>Schedule D:</i> ms Secured by Property. Current value of the portion you own?		
Part 2: Describe Your Vehicles Do you own, lease, or have legal or equita you own that someone else drives. If you lease and the someone else drives are described by the someone else drives. If you lease are described by the someone else drives. If you lease are described by the someone else drives. If you lease are described by the someone else drives, sport utility. No Yes 3.1. Make: Chrysler Model: Town & Country Year: 2012 Approximate mileage: 130000 Other information: Condition: Fair; value based on KBB privations.	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtors and another At least one of the debtors and another Check if this is community property (see instructions) he here: Debtor 1 only Check one.	Do not deduct secured class the amount of any secure Creditors Who Have Clair Current value of the entire property?	aims or exemptions. Put ed claims on Schedule D: ms Secured by Property. Current value of the portion you own? \$ 5,823.00		
Part 2: Describe Your Vehicles Do you own, lease, or have legal or equita you own that someone else drives. If you lease and you own that someone else drives. If you lease and you own that someone else drives. If you lease and you own that someone else drives. If you lease and you was a someone else drives. If you ease and you lease a	whicles, motorcycles Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another party Check if this is community property (see instructions) Check if this is the property? Check one. Debtor 1 only Debtor 1 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 1 and Debtor 2 only	Do not deduct secured clathe amount of any secure Creditors Who Have Clain Current value of the entire property? \$ 5,823.00 Do not deduct secured clathe amount of any secure Creditors Who Have Clain	aims or exemptions. Put ed claims on Schedule D: ms Secured by Property. Current value of the portion you own? \$5,823.00 aims or exemptions. Put ed claims on Schedule D:		

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Make:		Do not deduct secured cla the amount of any secure	
Model:	Debtor 1 only Debtor 2 only	Creditors Who Have Clair	
Year:	Debtor 1 and Debtor 2 only	Current value of the	
Approximate mileage:	•	entire property?	portion you own?
Other information:			
	Check if this is community property (see instructions)	\$	\$
Make:		Do not deduct secured cla	aims or exemptions. Pu
Model:	Debtor 1 only	Creditors Who Have Clair	ms Secured by Propert
Year:	Debtor 2 only Debtor 1 and Debtor 2 only	Current value of the	
Approximate mileage:		entire property?	portion you own?
Other information:	7 1,000,010 01 110 000,010 01 01 01 01 01		
	Check if this is community property (see instructions)	\$	\$
No Yes	Debtor 1 only		d claims on <i>Schedule I</i>
No Yes 1. Make:	Who has an interest in the property? Check one.	Do not deduct secured clare the amount of any secure	d claims on Schedule ms Secured by Propert Current value of portion you own
No Yes 1. Make: Model: Year: Other information: you own or have more than one, list he	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)	Do not deduct secured class the amount of any secure Creditors Who Have Clain Current value of the entire property?	d claims on Schedule ms Secured by Propert Current value of portion you own \$
No Yes 1. Make: Model: Year: Other information: you own or have more than one, list he 2. Make:	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one.	Do not deduct secured class the amount of any secure Creditors Who Have Clain Current value of the entire property? \$ Do not deduct secured class the amount of any secure	d claims on Schedule ms Secured by Propert Current value of portion you own \$
No Yes 1. Make: Model: Year: Other information: you own or have more than one, list he 2. Make: Model:	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)	Do not deduct secured class the amount of any secure Creditors Who Have Clain Current value of the entire property? \$ Do not deduct secured class the amount of any secure Creditors Who Have Clain	d claims on Schedule ms Secured by Proper Current value of portion you own \$
No Yes 1. Make: Model: Year: Other information: you own or have more than one, list he 2. Make: Model: Year:	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) The community property? Check one. Debtor 1 only Debtor 1 only	Do not deduct secured clathe amount of any secure Creditors Who Have Clain Current value of the entire property? \$ Do not deduct secured clathe amount of any secure Creditors Who Have Clain Current value of the	d claims on Schedule ms Secured by Proper Current value of portion you own \$
No Yes 1. Make: Model: Year: Other information: you own or have more than one, list he 2. Make: Model:	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Tere: Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	Do not deduct secured class the amount of any secure Creditors Who Have Clain Current value of the entire property? \$ Do not deduct secured class the amount of any secure Creditors Who Have Clain	d claims on Schedule ms Secured by Proper Current value of portion you own \$
No Yes 1. Make: Model: Year: Other information: you own or have more than one, list he 2. Make: Model: Year:	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 1 and Debtor 2 only	Do not deduct secured clathe amount of any secure Creditors Who Have Clain Current value of the entire property? \$ Do not deduct secured clathe amount of any secure Creditors Who Have Clain Current value of the	current value portion you or secured by Propertion you or secured by Propertion you or secured by Propertions or exemptions of claims or exemptions of claims or Secured by Properties Secured by Prop

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Part 3: Describe Your Personal and Household Items

Do	o you own or have any le	egal or equitable interest in any of the following items?	Current value of the portion you own?
6.	Household goods and	furnishings	Do not deduct secured claims
	Examples: Major applian	nces, furniture, linens, china, kitchenware	or exemptions.
		push lawnmower, misc. household and yard hand tools, normal household furniture, furnishings, appliances	\$ <u>3,200.00</u>
7.	Electronics		
		und radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music lectronic devices including cell phones, cameras, media players, games	
	☑ No ☐Yes. Describe		\$_0.00
8.	Collectibles of value		
	Examples: Antiques and stamp, coin,	figurines; paintings, prints, or other artwork; books, pictures, or other art objects; or baseball card collections; other collections, memorabilia, collectibles	-
	✓ No ☐ Yes. Describe		\$_0.00
9.	Equipment for sports a		
		ographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes carpentry tools; musical instruments	1
	Yes. Describe		\$_0.00
10	. Firearms		
	,	shotguns, ammunition, and related equipment	-
	□ No		7
	✓ Yes. Describe	Taurus 45 handgun, Beretta 22 handgun	\$ <u>350.00</u>
11	. Clothes		
		thes, furs, leather coats, designer wear, shoes, accessories	
	□ No	debtor's clothing	1
	✓ Yes. Describe		\$
12	. Jewelry		
	gold, silver	relry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,	
	☐ No ☑ Yes. Describe	wedding ring	\$_100.00
13	. Non-farm animals Examples: Dogs, cats, b	irds, horses	
	□ Na		
	Yes. Describe	Female boxer mis, and male boxer mix	\$_10.00
14	. Any other personal and	household items you did not already list, including any health aids you did not list	1
	✓ No✓ Yes. Give specific		0.00
	information		\$
15		all of your entries from Part 3, including any entries for pages you have attached umber here	\$3,910.00

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Part 4: Describe Your	Financial Assets	
Do you own or have any leg	al or equitable interest in any of the following?	Current value of the portion you own? Do not deduct secured claims or exemptions.
□ No	re in your wallet, in your home, in a safe deposit box, and on hand when you file you	
17. Deposits of money <i>Examples:</i> Checking, savi	rinstitutions. If you have multiple accounts with the same institution, list each.	
□ No ☑ Yes	Institution name:	
17.1. Checking account:	Gate City Bank, with spouse	_{\$} 150.00
17.2. Checking account:	Bell Bank	\$24.69
17.3. Savings account:		\$
17.4. Savings account:		 \$
17.5. Certificates of deposit:		 \$
17.6. Other financial account:	Gate City	_{\$} 150.00
	:	
	·	
18. Bonds, mutual funds, or Examples: Bond funds, inv ☑ No ☐ Yes Institution or issuer name:	publicly traded stocks restment accounts with brokerage firms, money market accounts	\$ \$
		\$
an LLC, partnership, and No Yes. Give specific information about them	· %	nterest in of ownership: 100 % \$0.00%
		% \$

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20. Government and corporate bonds and other negotiable and non-negotiable instruments	
Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.	
Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.	
<u>✓</u> No	
Yes. Give specific information about	
them	
issuel name.	\$
	•
	Ψ
21. Retirement or pension accounts	t alexander alexan
Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profi	t-snaring plans
☑ No ☑ Yes. List each	
account separately. Institution name:	
Type of account:	
401(k) or similar plan:	\$
Pension plan: PERA started 4/1/2019	<u>\$3,000.00</u>
IRA:	
	·
Retirement account:	
Keogh:	\$
Additional account:	\$
Additional account:	\$
22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunication companies, or others V No	
Yes Institution name or individual:	
Electric:	<u> </u>
Gas:	\$
Heating oil:	
Rental unit:	<u> </u>
Prepaid rent:	 \$
Telephone:	<u> </u>
Water:	<u> </u>
Rented furniture:	<u> </u>
Other:	<u> </u>
23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)	
✓ No	
Yes Issuer name and description:	
	\$
	\$
	\$
	- D

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		ount in a qualified ABLE program, or under a qualified st	ate tuition program.	
26 U.S.C. §§ 530(b)(1), 529A(b)), and 529(b)(1).		
☑ No □ Yes				
Tes	Institution r	name and description. Separately file the records of any inter-	rests.11 U.S.C. § 521	(c):
				\$
				— \$
				τ
	erests in p	roperty (other than anything listed in line 1), and rights o	or powers	
exercisable for your benefit				
✓ No ☐ Yes. Give specific				
information about them				\$0.00
		secrets, and other intellectual property		
	ies, websit	es, proceeds from royalties and licensing agreements		<u> </u>
✓ No				
Yes. Give specific information about them				\$0.00
inionnation about them				Ψ
27. Licenses, franchises, and other	er genera	intangibles		
	-	nses, cooperative association holdings, liquor licenses, profe	essional licenses	
☑ No				
Yes. Give specific				. 0 00
information about them				\$0.00
Money or property owed to you?				Oursent value of the
money or property owed to you?				Current value of the portion you own?
				Do not deduct secured claims or exemptions.
20 Tay refunds awad to you				
28. Tax refunds owed to you				
Yes. Give specific informatio	าท	2019 tax refunds, EIC		_{\$} 6,000.00
about them, including w	whether		Federal:	g 0,000.00
you already filed the ret				T
and the tax years			State:	\$0.00
and the tax years			State: Local:	T
and the tax years				\$0.00
29. Family support			Local:	\$ 0.00 \$ 0.00
29. Family support Examples: Past due or lump sun		spousal support, child support, maintenance, divorce settler	Local:	\$ 0.00 \$ 0.00
29. Family support Examples: Past due or lump sun	m alimony,		Local:	\$ 0.00 \$ 0.00
29. Family support Examples: Past due or lump sun	m alimony,	spousal support, child support, maintenance, divorce settler from Angela Snoke, collection doubtful	Local:	\$ 0.00 \$ 0.00
29. Family support Examples: Past due or lump sun	m alimony,		Local: nent, property settlem	\$ 0.00 \$ 0.00
29. Family support Examples: Past due or lump sun	m alimony,		Local: nent, property settlem Alimony:	\$\frac{0.00}{\$0.00}\$ ent
29. Family support Examples: Past due or lump sun	m alimony,		Local: ment, property settlem Alimony: Maintenance:	\$\frac{0.00}{\$0.00}\$ ent \$\frac{0.00}{\$0.00}\$ \$\frac{0.00}{\$0.00}\$ \$\frac{64,800.00}{\$0.00}\$
29. Family support Examples: Past due or lump sun	m alimony,		Local: ment, property settlem Alimony: Maintenance: Support:	\$\frac{0.00}{\$0.00}\$ ent \$\frac{0.00}{\$0.00}\$ \$\frac{0.00}{\$0.00}\$ \$\frac{64,800.00}{\$0.00}\$
29. Family support Examples: Past due or lump sun □ No □ Yes. Give specific informatio	m alimony,		Local: nent, property settlem Alimony: Maintenance: Support: Divorce settlement:	\$\frac{0.00}{\\$0.00}\$ ent \$\frac{0.00}{\\$0.00}\$ \$\frac{0.00}{\\$0.00}\$ \$\frac{64,800.00}{\\$0.00}\$
29. Family support Examples: Past due or lump sun No Yes. Give specific information 30. Other amounts someone owes Examples: Unpaid wages, disab	m alimony, on	from Angela Snoke, collection doubtful nce payments, disability benefits, sick pay, vacation pay, wo	Local: ment, property settlem Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$\frac{0.00}{\$0.00}\$ ent \$\frac{0.00}{\$0.00}\$ \$\frac{0.00}{\$64,800.00}\$ \$\frac{0.00}{\$0.00}\$ \$\frac{0.00}{\$0.00}\$
29. Family support Examples: Past due or lump sun No ✓ Yes. Give specific information 30. Other amounts someone owes Examples: Unpaid wages, disabt Social Security bene	m alimony, on	from Angela Snoke, collection doubtful	Local: ment, property settlem Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$\frac{0.00}{\$0.00}\$ ent \$\frac{0.00}{\$0.00}\$ \$\frac{0.00}{\$64,800.00}\$ \$\frac{0.00}{\$0.00}\$ \$\frac{0.00}{\$0.00}\$
29. Family support Examples: Past due or lump sun No Yes. Give specific information 30. Other amounts someone owes Examples: Unpaid wages, disabte social Security benefits	m alimony, on s you oility insura	from Angela Snoke, collection doubtful nce payments, disability benefits, sick pay, vacation pay, wo	Local: ment, property settlem Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$\frac{0.00}{\$0.00}\$ ent \$\frac{0.00}{\$0.00}\$ \$\frac{0.00}{\$64,800.00}\$ \$\frac{0.00}{\$0.00}\$ \$\frac{0.00}{\$0.00}\$
29. Family support Examples: Past due or lump sun No ✓ Yes. Give specific information 30. Other amounts someone owes Examples: Unpaid wages, disabt Social Security bene	m alimony, on s you oility insura	from Angela Snoke, collection doubtful nce payments, disability benefits, sick pay, vacation pay, wo	Local: ment, property settlem Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$\frac{0.00}{\$0.00}\$ ent \$\frac{0.00}{\$0.00}\$ \$\frac{0.00}{\$64,800.00}\$ \$\frac{0.00}{\$0.00}\$ \$\frac{0.00}{\$0.00}\$

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31. Interests in insurance policies Examples: Health, disability, or life insurar No	nce; health savings account (HSA); credit, hon	neowner's, or renter's insurance	
Yes. Name the insurance company	Company name:	Beneficiary:	Surrender or refund value:
of each policy and list its value term life through work, no cash value		spouse	_{\$} 0.00
			\$
			\$
32. Any interest in property that is due you If you are the beneficiary of a living trust, e property because someone has died. ☑ No ☐ Yes. Give specific information	r not you have filed a lawsuit or made a deres, insurance claims, or rights to sue	mand for payment	\$0.00 \$1,167.45
to set off claims ✓ No ✓ Yes. Describe each claim			\$0.00
35. Any financial assets you did not already	y list		='
No Yes. Give specific information			\$ 0.00
36. Add the dollar value of all of your entried for Part 4. Write that number here	es from Part 4, including any entries for pa	· ,	<u>\$</u> 78,042.14
Part 5: Describe Any Business-	Related Property You Own or Hav	ve an Interest In. List any re	eal estate in Part 1.
37. Do you own or have any legal or equital No. Go to Part 6. Yes. Go to line 38.	ble interest in any business-related proper	ty?	
			Current value of the portion you own? Do not deduct secured claims or exemptions.
38. Accounts receivable or commissions yo	ou already earned		
□ No			7
Yes. Describe			\$
□ No	plies e, modems, printers, copiers, fax machines, rugs, tel	ephones, desks, chairs, electronic devices	-
Yes. Describe			\$

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40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade	
☐ No ☐ Yes. Describe	\$
41. Inventory	
☐ No ☐ Yes. Describe	\$
42. Interests in partnerships or joint ventures No	
Yes. Describe Name of entity: % of owners	
	\$ \$ \$
43. Customer lists, mailing lists, or other compilations	
 No Yes. Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))? 	
Yes. Describe	\$
44. Any business-related property you did not already list	
Yes. Give specific information	_ \$
	_ \$ _ \$
45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached	\$ \$0.00
for Part 5. Write that number here	→
Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest in farmland, list it in Part 1.	est In.
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Go to Part 7. Yes. Go to line 47.	
	Current value of the portion you own? Do not deduct secured claims or exemptions.
47. Farm animals Examples: Livestock, poultry, farm-raised fish □ No	
☐ Yes	\$

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48. Crops—either growing or harvested			
☐ Yes. Give specific information			\$
49. Farm and fishing equipment, implements, machinery, fixtures No Yes	s, and tools of trade		7
1 165			\$
50. Farm and fishing supplies, chemicals, and feed			
☐ No ☐ Yes			\$
51. Any farm- and commercial fishing-related property you did no	ot already list		, ·
Yes. Give specific information			\$
52. Add the dollar value of all of your entries from Part 6, including for Part 6. Write that number here		-	<u>\$_0.00</u>
Part 7: Describe All Property You Own or Have a	in Interest in That	You Did Not List Above	
53. Do you have other property of any kind you did not already li <i>Examples:</i> Season tickets, country club membership	st?		
✓ No ☐ Yes. Give specific			
information			
			\$ 0.00
54. Add the dollar value of all of your entries from Part 7. Write the	nat number nere	≯	\$_0.00
Part 8: List the Totals of Each Part of this Form			
55. Part 1: Total real estate, line 2			\$_100,400.00
56. Part 2: Total vehicles, line 5	\$ 5,823.00	_	
57. Part 3: Total personal and household items, line 15	\$3,910.00	_	
58. Part 4: Total financial assets, line 36	\$ 78,042.14	_	
59. Part 5: Total business-related property, line 45	\$ 0.00	_	
60. Part 6: Total farm- and fishing-related property, line 52	\$0.00	_	
61. Part 7: Total other property not listed, line 54	+ \$ 0.00	_	
62. Total personal property. Add lines 56 through 61	\$87,775.14	Copy personal property total	4 \$ 87,775.14
63. Total of all property on Schedule A/B. Add line 55 + line 62			\$ 188,175.14

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Fill in this in	formation to ide			30 <u> </u>
Debtor 1	Matthew Lloyd Sa	urer		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States I	Bankruptcy Court fo	r the: District of Minnesota		
Case number (If known)				

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt						
 Which set of exemptions are you claiming? You are claiming state and federal nonbank You are claiming federal exemptions. 11 U 	kruptcy exemptions. 11 U.S.0	, ,				
2. For any property you list on Schedule A/B th	nat you claim as exempt, fil	I in the information below.				
Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption			
	Copy the value from Schedule A/B	Check only one box for each exemption				
1416 West Alcott Avenue Brief description: Line from Schedule A/B: 1.1	\$ <u>100,400.00</u>	7,716.50 100% of fair market value, up to any applicable statutory limit	11 USC § 522(d)(1)			
Brief 2012 Chrysler Town & Country description: Line from Schedule A/B: 3.1	\$ 5,823.00	_ \$\frac{340.00}{100\% of fair market value, up to any applicable statutory limit	11 USC § 522(d)(2)			
Brief Household goods - push lawnmower, misc. household and yard hand tools Line from Schedule A/B: 6	\$ <u>200.00</u>	_	11 USC § 522(d)(3)			
3. Are you claiming a homestead exemption of (Subject to adjustment on 4/01/22 and every 3 ☑ No ☐ Yes. Did you acquire the property covered I ☐ No ☐ Yes	years after that for cases filed	. ,				

Additional Page

		-	Amazunt af tha	
	rief description of the property and line In <i>Schedule A/B</i> that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief	Household goods - normal household furniture, furnishings, appliances	2 000 00	□ 0.000.00	11 USC § 522(d)(3)
descrip		\$3,000.00	\$ 3,000.00	
Line fro	<u>.</u>		100% of fair market value, up to any applicable statutory limit	
Brief	Firearms - Taurus 45 handgun, Beretta 22 handgun	. 050.00	— . 050 00	11 U.S.C. § 522 (d)(5)
descrip	tion:	\$ <u>350.00</u>	\$ 350.00	
Line fro	m		100% of fair market value, up to any applicable statutory limit	
Schedu	le A/B: 10			
Brief	Clothing - debtor's clothing	\$250.00	\$ 250.00	11 USC § 522(d)(3)
descrip	tion:	\$230.00	100% of fair market value, up to	
Line fro	m		any applicable statutory limit	,
Schedu	le A/B: 11 Jewelry - wedding ring			11 USC § 522(d)(4)
Brief		\$100.00	\$ 100.00	333 3 322(0)()
descrip		*	100% of fair market value, up to	
Line fro			any applicable statutory limit	
Brief	Pets - Female boxer mis, and male boxer mix	10.00	— 40.00	11 U.S.C. § 522 (d)(5)
descrip	tion:	\$ <u>10.00</u>	\$ 10.00	
lina fra			100% of fair market value, up to any applicable statutory limit	
Line fro			any apphoasis statutery mine	
Brief	cash (Cash On Hand)	_{\$} 250.00	— 250.00	11 U.S.C. § 522 (d)(5)
descrip	tion:	\$230.00	\$ 250.00	
Line fro	m		100% of fair market value, up to any applicable statutory limit	
Schedu	le A/B: 16			11 11 5 C & E22 (d)/E)
Brief	Gate City Bank, with spouse (Checking)	_{\$} 150.00	✓ \$ 75.00	11 U.S.C. § 522 (d)(5)
descrip	lion:	Ψ	100% of fair market value, up to	
Line fro			any applicable statutory limit	•
Brief	Bell Bank (Checking)			11 U.S.C. § 522 (d)(5)
descrip	tion:	\$ <u>24.69</u>	\$ <u>24.69</u>	
			100% of fair market value, up to any applicable statutory limit	
Line fro			arry approache etatatory mine	
Brief	Gate City (Other)	450.00	— 450.00	11 U.S.C. § 522 (d)(5)
descrip	tion:	\$ <u>150.00</u>	\$ <u>150.00</u>	
Line fro	m		100% of fair market value, up to any applicable statutory limit	
Schedu	le A/B: 17.6			44 1100 0 500(1)(40)()
Brief	PERA started 4/1/2019	\$3,000.00	\$ 3,000.00	11 USC § 522(d)(10)(e)
descrip		Ψ	100% of fair market value, up to	
Line fro	0.4		any applicable statutory limit	
Brief	2019 tax refunds, EIC (owed to debtor)			11 U.S.C. § 522 (d)(5)
descrip	tion:	\$ <u>6,000.00</u>	\$ 3,000.00	
			100% of fair market value, up to any applicable statutory limit	
Line fro			·	
Brief	from Angela Snoke, collection doubtful (owed to debtor)	0.4.000.0-		11 USC § 522(d)(10)(d)
descrip	tion:	\$ <u>64,800.00</u>	\$ 64,800.00	
Line fro	m		100% of fair market value, up to any applicable statutory limit	
Schedu			. y - p.p	

Matthew Lloyd Saurer
First Name Middle Name Last Name

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Part 2:

Additional Page

	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from	Amount of the exemption you claim Check only one box	Specific laws that allow exemption
		Schedule A/B	for each exemption	
Line	cription:	\$2,500.00	\$\frac{2,500.00}{100\% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522 (d)(5)
Brie desc	garnished funds (owed to debtor)	<u>\$1,167.45</u>	\$\frac{1,167.45}{100\% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522 (d)(5)
Briedeso		\$	\$ 100% of fair market value, up to any applicable statutory limit	0
Brie desc	f cription: rfrom	\$	\$ 100% of fair market value, up t any applicable statutory limit	0
Brie	edule A/B: f cription:	\$	\$100% of fair market value, up to)
	edule A/B:		any applicable statutory limit	
Brie desc	f cription:	\$	\$ \$00% of fair market value, up t	0
	efrom edule A/B:		any applicable statutory limit	
	cription:	\$	\$ 100% of fair market value, up to	0
	from edule A/B:		any applicable statutory limit	
Brie desc	f cription:	\$	\$ 100% of fair market value, up to	٥
	edule A/B:		any applicable statutory limit	
Brie desc	f cription:	\$	\$100% of fair market value, up to	9
	efrom edule A/B:		any applicable statutory limit	
Brie desc	f cription:	\$	\$100% of fair market value, up to	
	efrom edule A/B:		any applicable statutory limit	
Brie desc	f cription:	\$	\$100% of fair market value, up to)
	from edule A/B:		any applicable statutory limit	
Brie	f cription:	\$	\$ 100% of fair market value, up to	0
	from edule A/B:		any applicable statutory limit	

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Fill in this information to identify your case:					
Debtor 1	Matthew Lloyd Saurer				
200101	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the: District of Minnesota					
Case number (If known)					

Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

- 1. Do any creditors have claims secured by your property?
 - □ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below.

Part 1: List All Secured Claims				
for each claim. If more than one creditor h	nore than one secured claim, list the creditor separately as a particular claim, list the other creditors in Part 2. nabetical order according to the creditor's name.	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
2.1 Chrysler Capital	Describe the property that secures the claim:	\$ <u>5,483.00</u>	\$ 5,823.00	\$ <u>0.00</u>
Creditor's Name PO Box 961279 Number Street	2012 Chrysler Town & Country - \$5,823.00			
Fort Worth City State ZIP Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Date debt was incurred 2.2 Pawnee Leasing Creditor's Name 3801 Automation Way, Ste 207	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Nature of lien. Check all that apply. An agreement you made (such as mortgage or secured car loan) Statutory lien (such as tax lien, mechanic's lien) Judgment lien from a lawsuit Other (including a right to offset) Last 4 digits of account number Describe the property that secures the claim: fitness equipment (Anytime Fitness) - \$10,000.00	\$20,929.00	\$_10,000.00	\$ <u>10,929.00</u>
Fort Collins CO 80525 City State ZIP Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Date debt was incurred 2016	of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Nature of lien. Check all that apply. An agreement you made (such as mortgage or secured car loan) Statutory lien (such as tax lien, mechanic's lien) Judgment lien from a lawsuit Other (including a right to offset) Last 4 digits of account number 4581, 8372	- le 26 412 00		
Add the dollar value of your entries in	Column A on this page. Write that number here:	\$_26,412.00	-	

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Case number (# known) Document

Matthew Lloyd Saurer Debtor 1

First Name Middle Name Last Name

Part 1:	Additional Page After listing any entries on this p by 2.4, and so forth.	age, number them beginning with 2.3, followed	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
2.3 _{Penn}	yMac	Describe the property that secures the claim: \$_1	85,367.00 _{\$}	200,800.00 \$ 0	.00
Creditor'		1416 West Alcott Avenue, Fergus Falls, MN 56537 - \$2			
City Who ow Debt Debt Debt At lea	ake Village CA 91361 State ZIP Code res the debt? Check one. or 1 only or 2 only or 1 and Debtor 2 only ast one of the debtors and another ck if this claim relates to a munity debt bt was incurred	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Nature of lien. Check all that apply. An agreement you made (such as mortgage or secured car loan) Statutory lien (such as tax lien, mechanic's lien) Judgment lien from a lawsuit Other (including a right to offset) Last 4 digits of account number			
2.4 RJM	Management Inc.	Describe the property that secures the claim: \$ 100	0,000.00 s 4	0,000.00 \$ 60	,000.00
	's Name 27th LN NW Street	Anytime Fitness assets - \$40,000.00 personal guarantee on Saurer Corporation business log purchase of Anytime Fitness assets		\$ <u>0,000.00</u>	,000.00
City Who ow Debt Debt Debt At lea	eapolis State ZIP Code es the debt? Check one. or 1 only or 2 only or 1 and Debtor 2 only ast one of the debtors and another ck if this claim relates to a munity debt bt was incurred 9/2015	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Nature of lien. Check all that apply. An agreement you made (such as mortgage or secured car loan) Statutory lien (such as tax lien, mechanic's lien) Judgment lien from a lawsuit Other (including a right to offset) Last 4 digits of account number			
		Describe the property that secures the claim: \$	\$	\$	
Creditor Number					
Debt Debt Debt At lea	es the debt? Check one. or 1 only or 2 only or 1 and Debtor 2 only ast one of the debtors and another ck if this claim relates to a munity debt bt was incurred	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Nature of lien. Check all that apply. An agreement you made (such as mortgage or secured car loan) Statutory lien (such as tax lien, mechanic's lien) Judgment lien from a lawsuit Other (including a right to offset) Last 4 digits of account number			
A	dd the dollar value of your entries	in Column A on this page. Write that number here:	_{\$} 285,367.00		
	this is the last page of your form,	add the dollar value totals from all pages.	\$311,779.00	<u>-</u>	

		Case	19-60774	Doc 1	Filed	12/12/19		l 12/12/19 11	:41:38	Des	sc Main	
Fill	in this in	ıformatio	on to identify y	our case:				of 69				
D. I	14	Matthey	v Lloyd Saurer									
Deb	tor 1	First Name		Middle Name		Last Name						
Deb	tor 2 use, if filing)	Firet Name		Middle Name		Last Name						
						Last Name						
Unit	ed States I	Bankrupto	y Court for the: D	District of Minne	sota						Choc	k if this is an
	e number					_					_	ded filing
(II KI	iowii)											J
Off	icial F	orm	106E/F									
				ditors	Who	Have L	Jnsecu	red Clain	ns			12/15
Be as	comple	te and a	ccurate as pos	sible. Use P	art 1 for c	reditors with	PRIORITY cla	aims and Part 2 for	r creditors v	vith NO	ONPRIORIT	r claims.
List t	he other	party to	any executory	y contracts o	r unexpire	ed leases that	could result	in a claim. Also li	ist executor	y cont	tracts on Sc	hedule
								Inexpired Leases (Have Claims Secu				
need	ed, copy	the Par	t you need, fill	it out, numb	er the enti	ries in the box		t. Attach the Cont				
any a	idditiona	ıl pages,	write your nan	ne and case	number (i	t known).						
Part	1: Li:	st All o	f Your PRIOR	RITY Unsec	ured Cla	ims						
1. D	o any cr	editors h	nave priority ur	nsecured cla	ims again	st you?						
_	☑ No. Go				Ü	•						
	Yes.											
								secured claim, list t				
								ority amounts, list thing to the creditor's r				
uı	nsecured	claims,	fill out the Conti	nuation Page	of Part 1.	If more than or	ne creditor ho	lds a particular clair				
(F	or an ex	planatior	of each type of	f claim, see th	ne instructi	ons for this for	m in the instru	iction booklet.)	Total alai		Duianitus	Namonianitus
									Total clai	m	Priority amount	Nonpriority amount
2.1									c	\$		¢.
	Priority Cred	ditor's Name	<u> </u>		Last	4 digits of acc	ount number		Φ	Ф)	Φ
					Whe	n was the debt	incurred?					
	Number	Street					£: - 4 -:	: Ob a d all that a said				
					_	ontingent	nie, the claim	is: Check all that appl	ıy.			
	City		State	ZIP Code		Inliquidated						
	<u>Wh</u> o incι	urred the	debt? Check one	e.		isputed						
	Debto					of PRIORITY		claim:				
		•	ebtor 2 only			omestic support		u owe the government				
	_		ne debtors and and	other			•	y while you were				
	☐ Chec	k if this c	laim is for a cor	mmunity debt	t ir	toxicated		,				
		im subje	ect to offset?			ther. Specify						
	□No											
2.2	Yes											
						4 digits of acc			\$	\$	\$	\$
	Priority Cre	ditor's Nam	e		wner	n was the debt	incurrea?					
	Number	Street			As of	the date you	file, the claim	is: Check all that appl	ly.			
						ontingent						
	City		State	ZIP Code		Inliquidated						
	Who inc	urred the	e debt? Check on	ie.		isputed						
	Debto	r 1 only				of PRIORITY		claim:				
	_	r 2 only r 1 and De	ebtor 2 only			omestic support	ū					
	_		he debtors and an	other			-	u owe the government				
	_		claim is for a co			laims for death on Itoxicated	or personal injur	y while you were				
				umiy ueb	` —	ther. Specify						
	Is the cla	aim subje	ect to offset?			· ·						

Yes

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Middle Name

Last Name Document

	Do any creditors have nonpriority unsecured No. You have nothing to report in this part. Su ✓ Yes	= -			
	List all of your nonpriority unsecured claims in nonpriority unsecured claim, list the creditor sepa ncluded in Part 1. If more than one creditor holds claims fill out the Continuation Page of Part 2.	rately for each claim	. For each claim listed, identify wh	at type of claim it is. Do not	list claims already
	American National Bank				Total claim
4.1			Last 4 digits of account number	6955	
	Nonpriority Creditor's Name				\$ <u>9,626.91</u>
	727 Western Avenue		When was the debt incurred?	8/17/2015	
	Number Street				
			As of the date you file, the claim	is: Check all that apply.	
	Fergus Falls MN	56537	☐ Contingent		
	City State	ZIP Code	Unliquidated		
	Who incurred the debt? Check one. Debtor 1 only		☐ Disputed		
	Debtor 2 only		Type of NONPRIORITY unsecu	ıred claim:	
	Debtor 1 and Debtor 2 only		Student loans		
	At least one of the debtors and another		Obligations arising out of a separathat you did not report as priority		
	☐ Check if this claim is for a community debt		Debts to pension or profit-sharing	g plans, and other similar debts	
	Is the claim subject to offset?		Other. Specify Monies Loaned	/ Advanced	
	✓ No				
	Yes				1 000 01
4.2	Avant LLC		Last 4 digits of account number		\$ <u>4,032.81</u>
	Nonpriority Creditor's Name		When was the debt incurred?	7/16/2015	
	222 N. LaSalle St., Ste 1700				
	Number Street		As of the date you file, the claim	is: Check all that apply.	
	Chicago IL	60601	☐ Contingent		
	Chicago IL State	ZIP Code	Unliquidated		
	Who incurred the debt? Check one. Debtor 1 only		☐ Disputed		
	Debtor 2 only		Type of NONPRIORITY unsecu	ıred claim:	
	Debtor 1 and Debtor 2 only		Obligations arising out of a separ	ration agreement or divorce	
	At least one of the debtors and another		that you did not report as priority	claims	
	$\hfill\Box$ Check if this claim is for a community debt		□ Debts to pension or profit-sharing□ Other. Specify Credit Card De		
	Is the claim subject to offset?		Other. Specify Gredit Gard De	DI	
	✓ No				
4.3	Yes Capital One			0170	
7.0			Last 4 digits of account number	8172	\$ <u>6,421.14</u>
	Nonpriority Creditor's Name		When was the debt incurred?		
	1800 Route 34N, Suite 305 Number Street				
	Number Street		As of the date you file, the claim	is: Check all that apply.	
	Salt Lake City UT	84130-0287	☐ Contingent		
	City State Who incurred the debt? Check one.	ZIP Code	Unliquidated		
	✓ Debtor 1 only		☐ Disputed		
	Debtor 2 only		Type of NONPRIORITY unsecu	ıred claim:	
	Debtor 1 and Debtor 2 only		Student loans		
	☐ At least one of the debtors and another		Obligations arising out of a sepal that you did not report as priority		
	\square Check if this claim is for a community debt		Debts to pension or profit-sharing	g plans, and other similar debts	
	Is the claim subject to offset?		Other. Specify Credit Card De	bt	
	✓ No				
	Yes				

Part 2:

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	Do any creditors have nonpriority uns No. You have nothing to report in this Yes							
	nonpriority unsecured claim, list the cred	itor separator tor holds	ately for each claim	rder of the creditor who holds each claim. If a creditor has . For each claim listed, identify what type of claim it is. Do not st the other creditors in Part 3.If you have more than three no	list claims already			
4	Chance Properties				Total claim			
4	Nonpriority Creditor's Name			Last 4 digits of account number	_{\$} 12,000.00			
	222 West Cavour Ave			When was the debt incurred? 2019	Ψ			
	Number Street							
	Fergus Falls	MN	56537	As of the date you file, the claim is: Check all that apply.				
		State	ZIP Code	Contingent				
	Who incurred the debt? Check one.			Unliquidated				
	Debtor 1 only			Disputed				
	Debtor 2 only			Type of NONPRIORITY unsecured claim: Student loans				
	Debtor 1 and Debtor 2 only			☐ Obligations arising out of a separation agreement or divorce				
	☐ At least one of the debtors and another			that you did not report as priority claims				
	☐ Check if this claim is for a commun	ity debt		☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Other. Specify business rent for Anytime Fitness				
	Is the claim subject to offset?							
	✓ No Yes							
5	Credit One Bank			Last 4 digits of account number 5117	_{\$} 1,420.62			
				When was the debt incurred?	\$_1,420.02			
	Nonpriority Creditor's Name			when was the dept incurred:				
	PO Box 98876 Number Street							
	Number Street			As of the date you file, the claim is: Check all that apply.				
	Las Manas	NIV /	00400 0070	Contingent				
	3	NV	89193-8876 ZIP Code	☐ Unliquidated				
	Who incurred the debt? Check one.	State	ZIF Code	Disputed				
	Debtor 1 only			Type of NONPRIORITY unsecured claim:				
	Debtor 2 only			Student loans				
	Debtor 1 and Debtor 2 only			Obligations arising out of a separation agreement or divorce				
	At least one of the debtors and another			that you did not report as priority claims				
	☐ Check if this claim is for a commun	ity debt		□ Debts to pension or profit-sharing plans, and other similar debts☑ Other. Specify Credit Card Debt				
	Is the claim subject to offset?			Other. Specify Credit Gard Debt				
	No							
_	Yes							
.6	Direct TV			Last 4 digits of account number	_{\$} 445.00			
	Nonpriority Creditor's Name			When was the debt incurred? 2017				
	PO Box 6550							
	Number Street			As of the date you file, the claim is: Check all that apply.				
	Greenwood Village	СО	80155-6550	Contingent				
	City Who incurred the debt? Check one.	State	ZIP Code	☐ Unliquidated				
	Debtor 1 only			Disputed				
	Debtor 2 only			Type of NONPRIORITY unsecured claim:				
	Debtor 1 and Debtor 2 only			☐ Student loans				
	At least one of the debtors and another			☐ Obligations arising out of a separation agreement or divorce				
	☐ Check if this claim is for a commun	ity debt		that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts				
	Is the claim subject to offset?			Other. Specify Cable / Satellite Services				
	✓ No Yes							

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3.	Do any creditors have nonpriority unsecured No. You have nothing to report in this part. So Yes			
4.	nonpriority unsecured claim, list the creditor sepa	rately for each claim	order of the creditor who holds each claim. If a creditor has n. For each claim listed, identify what type of claim it is. Do not ist the other creditors in Part 3.If you have more than three no	list claims already
				Total claim
4.7	Enhanced Recovery Company		Last 4 digits of account number	1 046 00
	Nonpriority Creditor's Name		When was the debt incurred? 2017	\$ <u>1,946.00</u>
	8014 Bayberry Rd Number Street		When was the dest incurred:	
	Jacksonville FL	32256-7412	As of the date you file, the claim is: Check all that apply.	
	City State	ZIP Code	Contingent	
	Who incurred the debt? Check one.		☐ Unliquidated ☐ Disputed	
	Debtor 1 only		Type of NONPRIORITY unsecured claim:	
	Debtor 2 only		Student loans	
	Debtor 1 and Debtor 2 only		Obligations arising out of a separation agreement or divorce	
	☐ At least one of the debtors and another		that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
	☐ Check if this claim is for a community debt		✓ Other. Specify credit	
	Is the claim subject to offset?		, ,	
	✓ No Yes			
4.8	Ford Motor Credit Company LLC		Last 4 digits of account number	\$9,537.32
	<u> </u>		When was the debt incurred? 2015	Ψ
	Nonpriority Creditor's Name One American Road			
	Number Street		As of the date you file, the claim is: Check all that apply.	
	Dearborn MI	48126	☐ Contingent ☐ Unliquidated	
	City State Who incurred the debt? Check one.	ZIP Code	☐ Disputed	
	Debtor 1 only		Type of NONPRIORITY unsecured claim:	
	Debtor 2 only		☐ Student loans	
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another		Obligations arising out of a separation agreement or divorce	
	☐ Check if this claim is for a community debt		that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
	•		Other. Specify pickup repossessed deficiency	
	Is the claim subject to offset?			
	Yes			
4.9	Great Plains Natural Gas		Last 4 digits of account number 2393	045.00
	Nonpriority Creditor's Name		When was the debt incurred? 5/29/2019	\$ <u>345.38</u>
	705 West Fir Avenue			
	Number Street		A 54 14 51 4 13 1 0 1 1 1 1	
	Farmer Falls ANN	50507	As of the date you file, the claim is: Check all that apply.	
	Fergus Falls MN City State	56537 ZIP Code	Contingent	
	Who incurred the debt? Check one.		☐ Unliquidated ☐ Disputed	
	☑ Debtor 1 only ☐ Debtor 2 only		Type of NONPRIORITY unsecured claim:	
	Debtor 2 only Debtor 1 and Debtor 2 only		Student loans	
	At least one of the debtors and another		Obligations arising out of a separation agreement or divorce	
	☐ Check if this claim is for a community debt		that you did not report as priority claims	
	•		 □ Debts to pension or profit-sharing plans, and other similar debts ☑ Other. Specify Utility Services 	
	Is the claim subject to offset? No		Cutof. Opening	
	Yes			

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Last Name Document

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3.	Do any creditors have nonpriority unsecured of No. You have nothing to report in this part. Sub Yes				
4.	nonpriority unsecured claim, list the creditor separa	ately for each claim.	rder of the creditor who holds each claim. If a creditor has For each claim listed, identify what type of claim it is. Do not at the other creditors in Part 3.If you have more than three no	list claims already	
				Total claim	
4.10	Markel Insurance		Last 4 digits of account number	000.04	
	Nonpriority Creditor's Name		When was the debt incurred? 2017	\$ 383.84	
	4521 Highwoods Parkway Number Street		when was the debt incurred?		
	Hallieford VA	23068	As of the date you file, the claim is: Check all that apply.		
	City State	ZIP Code	Contingent		
	Who incurred the debt? Check one.		☐ Unliquidated ☐ Disputed		
	Debtor 1 only		Type of NONPRIORITY unsecured claim:		
	Debtor 2 only		☐ Student loans		
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another		Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
	☐ Check if this claim is for a community debt		Debts to pension or profit-sharing plans, and other similar debts		
	Is the claim subject to offset?		✓ Other. Specify insurance		
	✓ No				
	Yes Merrick Bank Corporation		0744	1 110 71	
4.1	Merrick Barik Corporation		Last 4 digits of account number 9744	<u>\$1,442.71</u>	
	Nonpriority Creditor's Name		When was the debt incurred?		
	10705 South Jordan Gateway, Ste 200 Number Street				
			As of the date you file, the claim is: Check all that apply.		
	South Jordan UT	84095	Contingent		
	City State Who incurred the debt? Check one.	ZIP Code	☐ Unliquidated ☐ Disputed		
	Debtor 1 only		Type of NONPRIORITY unsecured claim:		
	Debtor 2 only		☐ Student loans		
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another		Obligations arising out of a separation agreement or divorce		
	☐ Check if this claim is for a community debt		that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts		
	·		Other Specify Credit Card Debt		
	Is the claim subject to offset? No				
	Yes				
4.12	Midweek		Last 4 digits of account number 1416, 3112	_{\$} 12,618.45	
	Nonpriority Creditor's Name		When was the debt incurred? 2015-2017	\$_12,010.10	
	831 East Vasa Avenue				
	Number Street		As of the date you file, the claim is: Check all that apply.		
	Fergus Falls MN	56537	Contingent		
	City State Who incurred the debt? Check one.	ZIP Code	Unliquidated		
	Debtor 1 only		☐ Disputed		
	Debtor 2 only		Type of NONPRIORITY unsecured claim:		
	Debtor 1 and Debtor 2 only		Student loans		
	At least one of the debtors and another		Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
	☐ Check if this claim is for a community debt		Debts to pension or profit-sharing plans, and other similar debts Other. Specify advertising for Anytime Fitness		
	Is the claim subject to offset? No		Other. Specify advertising for Anythrie Fitness		
	V No ☐ Yes				

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3.	Do any creditors have nonpriority unsecured claim No. You have nothing to report in this part. Submer Yes				
4.	List all of your nonpriority unsecured claims in the nonpriority unsecured claim, list the creditor separate included in Part 1. If more than one creditor holds a part claims fill out the Continuation Page of Part 2.	ely for each claim.	For each claim listed, identify what	at type of claim it is. Do not	list claims already
					Total claim
4.13	Revenue Now		Last 4 digits of account number	1795	10.100.00
	Nonpriority Creditor's Name			12/31/2017	\$ <u>16,493.00</u>
	1 South Orange Ave Ste 502 Number Street		When was the debt incurred?	12/31/2017	
	Number Street				
	Orlando FL 3	32801	As of the date you file, the claim	is: Check all that apply.	
		ZIP Code	Contingent		
	Who incurred the debt? Check one.		☐ Unliquidated ☐ Disputed		
	Debtor 1 only		Type of NONPRIORITY unsecu	ıred claim:	
	Debtor 2 only		☐ Student loans		
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another		Obligations arising out of a separ that you did not report as priority	ration agreement or divorce	
	☐ Check if this claim is for a community debt		☐ Debts to pension or profit-sharing	plans, and other similar debts	
	Is the claim subject to offset?		Other. Specify Monies Loaned	d / Advanced	
	✓ No				
	Yes PLIC				
4.14	Sherrill Law Offices, PLLC		Last 4 digits of account number	0010	<u>\$229.09</u>
	Nonpriority Creditor's Name	When was the debt incurred?	2018		
	4756 Banning Avenue, Ste 212				
			As of the date you file, the claim	is: Check all that apply.	
	Saint Paul MN 5	5110	Contingent		
	City State Who incurred the debt? Check one.	ZIP Code	☐ Unliquidated ☐ Disputed		
	Debtor 1 only		Type of NONPRIORITY unsecu	ıred claim:	
	Debtor 2 only		☐ Student loans		
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another		Obligations arising out of a separ		
	☐ Check if this claim is for a community debt		that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts		
	Is the claim subject to offset?		Other. Specify legal services		
	No				
	Yes				
4.15	Sprint		Last 4 digits of account number		\$1,946.00
	Nonpriority Creditor's Name		When was the debt incurred?	2017	<u> </u>
	KSOPHT0101-Z4300				
	Number Street 6391 Sprint Parkway		As of the date you file, the claim	is: Check all that apply.	
	Overland Park KS 66	6251-4300	Contingent		
	City State Who incurred the debt? Check one.	ZIP Code	Unliquidated		
	Debtor 1 only		Disputed		
	Debtor 2 only	Type of NONPRIORITY unsecured claim: ☐ Student loans ☐ Obligations arising out of a separation agreement or divorce			
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another				
	<u></u>		that you did not report as priority	claims	
	☐ Check if this claim is for a community debt		Debts to pension or profit-sharing Other. Specify Telephone / Int	g plans, and other similar debts ternet services	
	Is the claim subject to offset? No		Other. Specify		
	Yes				

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3.	Do any creditors have nonpriority unsecured claims agains No. You have nothing to report in this part. Submit this form Yes			
4.	nonpriority unsecured claim, list the creditor separately for each	tical order of the creditor who holds each claim. If a creditor has claim. For each claim listed, identify what type of claim it is. Do not aim, list the other creditors in Part 3.If you have more than three no	list claims already	
			Total claim	
4.16	Swenson, Saurer, Gerber, Anderson & Co		Total diam	
4.10	Nonpriority Creditor's Name	Last 4 digits of account number	_{\$} 3,286.93	
	122 North Court Street	When was the debt incurred? 7/31/2018	<u>, , , , , , , , , , , , , , , , , , , </u>	
	Number Street	<u> </u>		
	Number Street			
		As of the date you file, the claim is: Check all that apply.		
	Fergus Falls MN 56537	Contingent		
	City State ZIP Code	Unliquidated		
	Who incurred the debt? Check one.	☐ Disputed		
	Debtor 1 only	Type of NONPRIORITY unsecured claim:		
	Debtor 2 only	Student loans		
	Debtor 1 and Debtor 2 only	☐ Obligations arising out of a separation agreement or divorce		
	At least one of the debtors and another	that you did not report as priority claims		
	☐ Check if this claim is for a community debt	Debts to pension or profit-sharing plans, and other similar debts		
	Is the claim subject to offset?	✓ Other. Specify accounting services		
	✓ No			
	Yes			
		Last 4 digits of account number	\$	
		— When was the debt incurred?		
	Nonpriority Creditor's Name			
	Number Street	As of the date you file, the claim is: Check all that apply.		
		Contingent		
	City State ZIP Code	Unliquidated		
	Who incurred the debt? Check one.	Disputed		
	Debtor 1 only	Type of NONPRIORITY unsecured claim:		
	Debtor 2 only	Student loans		
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce		
	At least one of the debtors and another	that you did not report as priority claims		
	☐ Check if this claim is for a community debt	Debts to pension or profit-sharing plans, and other similar debts		
	Is the claim subject to offset?	Other. Specify		
	□ No			
	Yes			
		Last 4 digits of account number		
	Nonpriority Creditor's Name	When was the debt incurred?	\$	
	Nonphonty Creditor's Name			
	Number Street			
		As of the date you file, the claim is: Check all that apply.		
		Contingent		
	City State ZIP Code	Unliquidated		
	Who incurred the debt? Check one. Debtor 1 only	Disputed		
	Debtor 1 only Debtor 2 only	Type of NONPRIORITY unsecured claim:		
	Debtor 1 and Debtor 2 only	Student loans		
	☐ At least one of the debtors and another	☐ Obligations arising out of a separation agreement or divorce		
	_	that you did not report as priority claims		
☐ Check if this claim is for a community debt		Debts to pension or profit-sharing plans, and other similar debts		
	Is the claim subject to offset?	Other. Specify		
	No			
	Yes			

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Middle Name

Part 3:

List Others to Be Notified About a Debt That You Already Listed

AFNI			On which entry in Part 1 or Part 2 did you list the original creditor?		
Name			16 6 6 6 7 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		
PO Box 3097			Line 4.6 of (Check one): Part 1: Creditors with Priority Unsecured Claims		
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims		
Bloomington	IL	61702	Last 4 digits of account number		
City	State	ZIP Code			
CW Nexus CC Holdings Trust	: I		On which entry in Part 1 or Part 2 did you list the original creditor?		
Name Attn: Bankruptcy			Line 4.11 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims		
Number Street					
PO Box 9201			✓ Part 2: Creditors with Nonpriority Unsecured Claims		
Old Bethpage	NY	11804	Last 4 digits of account number		
City	State	ZIP Code			
Carson Smithfield LLC			On which entry in Part 1 or Part 2 did you list the original creditor?		
Name					
PO Box 9216			Line 4.11 of (Check one): Part 1: Creditors with Priority Unsecured Claims		
Number Street			✓ Part 2: Creditors with Nonpriority Unsecured Claims		
Old Bethpage	NY	11804	Last 4 digits of account number 9744		
City	State	ZIP Code	East 4 digits of account number		
Enhanced Recovery			On which entry in Part 1 or Part 2 did you list the original creditor?		
Name			Line 4.15 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims		
8014 Bayberry Road Number Street	ad				
Number Succe			✓ Part 2: Creditors with Nonpriority Unsecured Claims		
Jacksonville	FL	32256	Look & Welfer of consumb and		
City	State	ZIP Code	Last 4 digits of account number		
Gurstel Law Firm			On which entry in Part 1 or Part 2 did you list the original creditor?		
Name					
6681 Country Club Drive			Line 4.2 of (<i>Check one</i>): \square Part 1: Creditors with Priority Unsecured Claims		
Number Street			Part 2: Creditors with Nonpriority Unsecured		
			Claims		
Minneapolis	MN	55427	Last 4 digits of account number		
City	State	ZIP Code			
LVNV Funding LLC			On which entry in Part 1 or Part 2 did you list the original creditor?		
Name PO Box 1269			Line 4.3 of (Check one): Part 1: Creditors with Priority Unsecured Claims		
Number Street			✓ Part 2: Creditors with Priority Unsecured		
			Claims		
Greenville	SC	29602	Last 4 digits of account number		
City	State	ZIP Code			
Leviton Law Firm Ltd			On which entry in Part 1 or Part 2 did you list the original creditor?		
Name					
3 Golf Center, Ste 361			Line $\underline{4.10}$ of (<i>Check one</i>): \square Part 1: Creditors with Priority Unsecured Claims		
Number Street			Part 2: Creditors with Nonpriority Unsecured		
Ilatter on Foliation		00100	Claims		
Hoffman Estates	IL State	60169 ZIP Code	Last 4 digits of account number 0010		
JIV	State	ZIP L.OOP			

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- Instrume Middle Name Last Name DOCUTTIC

Part 3: List Others to Be Notified About a Debt That You Already Listed 5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. Messerli & Kramer On which entry in Part 1 or Part 2 did you list the original creditor? Line 4.8 of (Check one): Part 1: Creditors with Priority Unsecured Claims 3033 Campus Drive Ste 250 Number Street Part 2: Creditors with Nonpriority Unsecured Claims Last 4 digits of account number MN 55441-26 Plymouth State City ZIP Code Messerli & Kramer On which entry in Part 1 or Part 2 did you list the original creditor? Name 3033 Campus Drive Ste 250 Line 4.5 of (Check one): Part 1: Creditors with Priority Unsecured Claims Number Part 2: Creditors with Nonpriority Unsecured Claims Plymouth MN 55441-26 7704 Last 4 digits of account number City State ZIP Code Messerli & Kramer PA On which entry in Part 1 or Part 2 did you list the original creditor? Name Line 4.3 of (Check one): Part 1: Creditors with Priority Unsecured Claims 3033 Campus Drive Ste 250 Number Street Part 2: Creditors with Nonpriority Unsecured Claims Minneapolis MN 55441 Last 4 digits of account number ZIP Code City Paul S. Jensen On which entry in Part 1 or Part 2 did you list the original creditor? Name Line 4.1 of (Check one): Part 1: Creditors with Priority Unsecured Claims Cline Jensen PA Street Part 2: Creditors with Nonpriority Unsecured 125 South Mill Street Claims Fergus Falls MN 56537 Last 4 digits of account number City ZIP Code Penn Credit On which entry in Part 1 or Part 2 did you list the original creditor? Name Line 4.9 of (*Check one*): Part 1: Creditors with Priority Unsecured Claims PO Box 69703 Number Part 2: Creditors with Nonpriority Unsecured Claims Harrisburg PA 17106-97 Last 4 digits of account number State ZIP Code City Velocity Investments LLC On which entry in Part 1 or Part 2 did you list the original creditor? Line 4.2 of (Check one): Part 1: Creditors with Priority Unsecured Claims 1800 Route 34N, Ste 305 Number Street Part 2: Creditors with Nonpriority Unsecured Claims Belmar NJ 07719 Last 4 digits of account number City State ZIP Code On which entry in Part 1 or Part 2 did you list the original creditor? Name Line _____ of (Check one): Part 1: Creditors with Priority Unsecured Claims

Claims

☐ Part 2: Creditors with Nonpriority Unsecured

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Middle Name

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Part 4:

Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

			Total claim	
Total claims	6a. Domestic support obligations	6a.	\$	0.00
from Part 1	6b. Taxes and certain other debts you owe the government	6b.	\$	0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	+ \$	0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$	0.00
			Total claim	
Total claims	6f. Student loans	6f.	Total claim	0.00
Total claims from Part 2	6f. Student loans 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6f. 6g.		0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority		\$	
	 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims 6h. Debts to pension or profit-sharing plans, and other 	6g.	\$\$	0.00

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Fill in this information to identify your case:					
Debtor	Matthew Lloyd Sau	rer			
Debtoi	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse If filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for	r the District of Minnesota			
	. ,		\ /		
Case number (If known)	-				

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or company with whom	you ha	ave the contract or lease	State what the contract or lease is for
2.1				
	Name			
	Street			
	City Sta	tate	ZIP Code	•
2.2				
	Name			
	Street			
	City Sta	tate	ZIP Code	•
2.3				
	Name			
	Street			
	City Sta	tate	ZIP Code	
2.4				
	Name			
	Street			
	City Sta	tate	ZIP Code	
2.5				
	Name			
	Street			
	City Sta	tate	ZIP Code	

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	Case 19-60774		d 12/12/19	Entered 12/12/19 11:41:38 Page 36 of 69	Desc Main
Fill in this in	formation to identify yo	ur case:		01 03	
Debtor 1	Matthew Lloyd Saurer				
200101	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		
United States I	Bankruptcy Court for the: Dis	trict of Minnesota			
Case number			·	,	
(If known)					Check if this is an
					amended filing
Official F	Form 106H				
Schedu	ıle H: Your (Codebtors	S		12/15
are filing toge and number tl	ther, both are equally re	esponsible for sup on the left. Attach	plying correct inf	ay have. Be as complete and accurate as formation. If more space is needed, copy to the top of any Addition	ne Additional Page, fill it out,
1. Do you ha	ave any codebtors? (If y	ou are filing a joint o	case, do not list ei	ther spouse as a codebtor.)	

✓ Yes 2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.) No. Go to line 3. Yes. Did your spouse, former spouse, or legal equivalent live with you at the time? Yes. In which community state or territory did you live? ______. Fill in the name and current address of that person. Name of your spouse, former spouse, or legal equivalent Number Street City State ZIP Code 3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2. Column 1: Your codebtor Column 2: The creditor to whom you owe the debt Check all schedules that apply: 3.1 Angela Saurer Schedule D, line ___ Schedule E/F, line 4.1 1416 West Alcott Ave Street Schedule G, line _____ Fergus Falls MN 56537 ZIP Code 3.2 Angela Saurer Schedule D, line 2.3 Schedule E/F, line _____ 1416 West Alcott Ave Schedule G, line _____ Fergus Falls MN 56537 State ZIP Code City 3.3 Schedule D, line _____ Name Schedule E/F, line _____ Street Schedule G, line _____ ZIP Code City

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	Docu	ment Pag	je 37 01	09	
Fill in this information to	identify your case:				
Matthew	Lloyd Saurer				
Debtor 1 First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing) First Name	Middle Name	Last Name			
	t for the: _ District of Minnesota				
	rior the Biothot of Willingsold	,		01	
Case number (If known)				Check if th	nis is: iended filing
					blement showing postpetition chapter 13
					e as of the following date:
Official Form 106I				MM / D	DD / YYYY
Schedule I:	Your Income				12/15
f you are separated and yo	our spouse is not filing with you, n. On the top of any additional pag	do not include in	formation a	bout your spo	rou, include information about your spous use. If more space is needed, attach a known). Answer every question.
Fill in your employment information.	t	Debtor 1			Debtor 2 or non-filing spouse
If you have more than or attach a separate page v information about additio employers.	vith Employment status	Employed Not employ	/ed		Employed Not employed
Include part-time, seasor self-employed work.	nal, or Occupation	corrections	officer		manager
Occupation may include or homemaker, if it applied	student	Otter Tail C	County		Fergus Falls Gymnastics Academy
	Employer's address	510 Fir Ave	enue Wes	t	
		Number Street			Number Street
		Fergus Fal	ls, MN 56	 537	Fergus Falls, MN 56537
		City	State Z	P Code	City State ZIP Code
	How long employed the	re? 9 months			9 months
Part 2: Give Details	s About Monthly Income				
Estimate monthly incor spouse unless you are se		n. If you have noth	ing to repor	t for any line, w	rite \$0 in the space. Include your non-filing
If you or your non-filing s	pouse have more than one employe space, attach a separate sheet to the		ormation for	all employers fo	or that person on the lines
			F	or Debtor 1	For Debtor 2 or non-filing spouse
	ges, salary, and commissions (be monthly, calculate what the monthly		2. \$_	6,967.04	\$1,450.0 <u>0</u>
3. Estimate and list mont	thly overtime pay.		3. + \$_	0.00	+ \$0.00
4. Calculate gross incom	e. Add line 2 + line 3.		4. \$_	6,967.04	_{\$1,450.00}

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		For	Debtor 1			ebtor 2 or ing spouse		
Copy line 4 here	→ 4.	\$	6,967.04		\$	1,450.00		
5. List all payroll deductions:	7 -	Ψ			Ψ			
5a. Tax, Medicare, and Social Security deductions	5a.	\$	638.64		\$	227.69		
5b. Mandatory contributions for retirement plans	5b.	\$	327.94		\$	0.00		
5c. Voluntary contributions for retirement plans	5c.	\$	0.00		\$	0.00		
5d. Required repayments of retirement fund loans	5d.	\$	0.00		\$	0.00		
5e. Insurance	5e.	\$	534.38		\$	0.00		
5f. Domestic support obligations	5f.	\$	0.00		\$	0.00		
5g. Union dues	5g.	\$	0.00		\$	0.00		
5h. Other deductions. Specify: HSA	5g. 5h.	+ \$	1,587.68	+	· \$			
LTD	OII.	 \$	24.00	'	Φ \$			
		\$			\$			
		\$			\$			
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g + 5h.	. 6.	s	3,112.64		•	227.69		
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	. o. 7.	· —	3,854.40		Ψ \$	1,222.31		
7. Calculate total monthly take-nome pay. Subtract line of form line 4.	7.	Φ			Ψ			
8. List all other income regularly received:								
8a. Net income from rental property and from operating a business, profession, or farm								
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$	0.00		\$	0.00		
8b. Interest and dividends	8b.	\$	0.00		\$	0.00		
8c. Family support payments that you, a non-filing spouse, or a depend regularly receive	ent							
Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$	0.00		\$	0.00		
8d. Unemployment compensation	8d.	\$	0.00		\$	0.00		
8e. Social Security	8e.	\$	0.00		\$	0.00		
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assista that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	nce 8f.	\$	0.00		\$	0.00		
8g. Pension or retirement income	8g.	\$	0.00		•	0.00		
		-	0.00		Ψ	0.00		
8h. Other monthly income. Specify:	8h.	+ \$			+\$		7	
9. Add all other income . Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$	0.00	<u> </u>	\$	0.00	<u> </u>	
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$	3,854.40	+	\$	1,222.31	= \$	5,076.71
11. State all other regular contributions to the expenses that you list in Scholinclude contributions from an unmarried partner, members of your household, friends or relatives.			ents, your roo	omma	tes, aı	nd other		
Do not include any amounts already included in lines 2-10 or amounts that are		vailable	to pay expe	nses l	isted i			0.00
Specify:						11.	+ \$	0.00
12. Add the amount in the last column of line 10 to the amount in line 11. The				-		ne. 12.	\$	5,076.71
Write that amount on the Summary of Your Assets and Liabilities and Certain			ormauon, II IL	аррій	.0	12.	C	ombined nonthly income
13. Do you expect an increase or decrease within the year after you file this ✓ No. gross income of 2017-18 was from Saurer Cor ☐ Yes. Explain:			efore expe	enses	6			

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Fill in this informa	tion to identify	your case:				
Debtor 1 Matth	ew Lloyd Saurer		011-15	0.1.1.		
First Nar Debtor 2	ne	Middle Name Last Name	Check if			
(Spouse, if filing) First Nar	ne	Middle Name Last Name		mended filii onlement si	•	petition chapter 13
United States Bankrup	tcy Court for the:	District of Minnesota			the following	
Case number(If known)			·	DD / YYYY		
Official Forn	า 106J	_				
Schedule	J: Yo	ur Expenses				12/15
-	space is need	ossible. If two married people are fil ed, attach another sheet to this forn		-		-
Part 1: Desci	ibe Your Hou	sehold				
No	2. otor 2 live in a s	separate household? e Official Form 106J-2, <i>Expenses for</i> S	Separate Household of Debtor	2.		
2. Do you have depo	endents?	☐ No	Dan and anti- miletian ship to	_		Dana damandant lina
Do not list Debtor Debtor 2.	and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2		ependent's ge	Does dependent live with you?
Do not state the de names.	pendents'	casi dopondoni	spouse		37	□ No ☑Yes
			daughter		7	□ No ✓ Yes
			daughter		6	No
			atam da calatar	_	1.4	V Yes □ No
			stepdaughter		11	Yes
						No
3. Do your expenses expenses of peop yourself and you	le other than	✓ No □ Yes				∟ Yes
Part 2: Estimat	e Your Ongo	ing Monthly Expenses				
-	_	r bankruptcy filing date unless you ankruptcy is filed. If this is a supplem			-	
• •	aid for with no	n-cash government assistance if you	u know the value of			
such assistance and	l have include	d it on Schedule I: Your Income (Off	icial Form 106l.)		Your expe	nses
 The rental or hor any rent for the g 		expenses for your residence. Include	e first mortgage payments and	4.	\$	1,530.00
If not included in	line 4:					0.00
4a. Real estate	taxes			4a.	\$	0.00
, ,	•	enter's insurance		4b.	\$	
4c Home main	enance renair	and unkeen expenses		4c	\$	100.00

0.00

4d.

Home maintenance, repair, and upkeep expenses

Homeowner's association or condominium dues

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Debtor 1 Matthew Lloyd Saurer

First Name Middle Name Last Name

Case number (if known)__

		Your exp	penses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$	0.00
6. Utilities:			
6a. Electricity, heat, natural gas	6a.	\$	290.00
6b. Water, sewer, garbage collection	6b.	\$	50.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$	330.00
6d. Other. Specify:	6d.	\$	0.00
7. Food and housekeeping supplies	7.	\$	750.00
3. Childcare and children's education costs	8.	\$	150.00
Clothing, laundry, and dry cleaning	9.	\$	180.00
Personal care products and services	10.	\$	
. Medical and dental expenses	11.	\$	60.00
Transportation. Include gas, maintenance, bus or train fare.		•	
Do not include car payments.	12.	\$	320.00
Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$	40.00
Charitable contributions and religious donations	14.	\$	0.00
 Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 			
15a. Life insurance	15a.	\$	0.00
15b. Health insurance	15b.	\$	0.00
15c. Vehicle insurance	15c.	\$	180.00
15d. Other insurance. Specify:	15d.	\$	0.00
Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	16.	\$	0.00
7. Installment or lease payments:			
17a. Car payments for Vehicle 1	17a.	\$	489.00
17b. Car payments for Vehicle 2	17b.	\$	0.00
17c. Other. Specify:	17c.	\$	0.00
17d. Other. Specify:	17d.	\$	0.00
3. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	\$	0.00
9. Other payments you make to support others who do not live with you.			
Specify:	19.	\$	0.00
Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	me.		
20a. Mortgages on other property	20a.	\$	0.00
20b. Real estate taxes	20b.	\$	0.00
20c. Property, homeowner's, or renter's insurance	20c.	\$	0.00
20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.00
20e. Homeowner's association or condominium dues	20e.	\$	0.00

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Debtor 1	Matthew Lloyd Saurer Case number (if known)		
	First Name Middle Name Last Name			
1. Oth	er. Specify: gymnastics academy	– _{21.}	+\$	150.00
		_	+\$	
		_	+\$	
2. Ca l	culate your monthly expenses.			
22a	. Add lines 4 through 21.	22a.	\$	4,719.00
22b	. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a	22b.	\$	
and	22b. The result is your monthly expenses.	22c.	\$	4,719.00
3. Calc	ulate your monthly net income.			F 076 71
23a.	Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$	5,076.71
23b.	Copy your monthly expenses from line 22c above.	23b.	- \$	4,719.00
23c.	Subtract your monthly expenses from your monthly income.		e	357.71
	The result is your monthly net income.	23c.	Φ	
4. Do y	ou expect an increase or decrease in your expenses within the year after you file this form?	•		
For e	example, do you expect to finish paying for your car loan within the year or do you expect your			
mort	gage payment to increase or decrease because of a modification to the terms of your mortgage?			
□ N	0.			
Y	es. Explain here: nonfiling spouse makes the vehicle installment payment of \$ vehicle payment on her newer car, no equity in her vehicle	489.00 ¡	oer mont	h, and has a

☐ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
d you pay or agree to pay someone who is N	NOT an attorney to help you fill out bankruptcy forms?
] No	
Yes. Name of person	. Attach Bankruptcy Petition Preparer's Notice, Declaration, and
	Signature (Official Form 119).
	read the summary and schedules filed with this declaration and
at they are true and correct.	
nder penalty of perjury, I declare that I have that they are true and correct. /s/ Matthew Lloyd Saurer Signature of Debtor 1	read the summary and schedules filed with this declaration and Signature of Debtor 2

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formation to ide	ntify your case:	
Matthew Lloyd Sa	aurer	
First Name	Middle Name	Last Name
First Name	Middle Name	Last Name
Bankruptcy Court for	r the: District of Minnesota	
	Matthew Lloyd S First Name	

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

4/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

What is your current m	narital status?				
✓ Married ☐ Not married					
✓ No	, have you lived anywhere laces you lived in the last 3 y	·			
Debtor 1:	laces you lived in the last 3 y	Dates Debtor 1	·		Dates Debtor 2 lived there
			Same as Debtor 1		Same as Debtor 1
Number Street		From To	Number Street		From
City	State ZIP Code	-	City	State ZIP Code	
			Same as Debtor 1		Same as Debtor
Number Street		From	Number Street		From
City	State ZIP Code	_	City	State ZIP Code	

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Matthew Lloyd Saurer Debtor 1 Part 2: **Explain the Sources of Your Income** 4. Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No ✓ Yes. Fill in the details. Debtor 2 Debtor 1 Sources of income Gross income Sources of income Gross income (before deductions and (before deductions and Check all that apply. Check all that apply. exclusions) exclusions) Wages, commissions. ■ Wages, commissions, From January 1 of current year until \$52,500.00 bonuses, tips bonuses, tips the date you filed for bankruptcy: ☐ Operating a business Operating a business ■ Wages, commissions, ■ Wages, commissions, For last calendar year: bonuses, tips \$191,000.00 bonuses, tips (January 1 to December 31, 2018 Operating a business Operating a business ■ Wages, commissions, ■ Wages, commissions, For the calendar year before that: bonuses, tips bonuses, tips \$ 224,000.00 (January 1 to December 31, 2017 Operating a business Operating a business 5. Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. ☐ Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Gross income from Sources of income Gross income from each source each source Describe below. Describe below. (before deductions and (before deductions and exclusions) exclusions) From January 1 of current year until the date you filed for bankruptcy: For last calendar year: (January 1 to December 31, For the calendar year before that: (January 1 to

December 31,

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Debtor 1	Mattnew I	∟ioya Saurer		Case number (if known)
	First Name	Middle Name	Last Name	

Part 3:	List (Certain Payme	nts You M	lade Before	You Filed f	or Bankruptcy		
6. Are eitl	her Del	otor 1's or Debto	or 2's debts	primarily co	nsumer debts	?		
☐ No.	"incui	red by an individ	ual primarily	for a persona	al, family, or ho	ots. Consumer debts are busehold purpose." by any creditor a total of S	defined in 11 U.S.C. § 101(8	3) as
			iore you me	u ioi balikiupi	icy, did you pa	ly arry creditor a total or t	50,023 Of HIOTE!	
	_	o. Go to line 7.						
	th	ne total amount	you paid tha	at creditor. Do	not include pa	66,825* or more in one o syments for domestic sup ents to an attorney for this	pport obligations, such	
	* Sub	ject to adjustmer	nt on 4/01/22	2 and every 3	years after tha	at for cases filed on or af	ter the date of adjustment.	
✓ Yes	s. Debt	or 1 or Debtor 2	or both hav	ve primarily o	onsumer deb	ts.		
	Durin	g the 90 days be	fore you file	d for bankrupt	tcy, did you pa	y any creditor a total of \$	600 or more?	
	∠ N	o. Go to line 7.						
	□ Y	creditor. Do n	not include p	ayments for d	lomestic suppo	6600 or more and the totoort obligations, such as c y for this bankruptcy case	hild support and	
					Dates of payment	Total amount paid	Amount you still owe	Was this payment for
						\$	\$	☐ Mortgage
		Creditor's Name						☐ Car
		Number Street						☐ Credit card ☐ Loan repayment
								Suppliers or vendors
		City	State	ZIP Code				Other
		Creditor's Name				\$	\$	Mortgage
								Car
		Number Street						☐ Credit card ☐ Loan repayment
								Suppliers or vendors
								Other
		City	State	ZIP Code				
						_	_	
		Creditor's Name				\$	\$	☐ Mortgage
								Car
		Number Street						☐ Credit card ☐ Loan repayment
								Suppliers or vendors
								Other
		City	State	ZIP Code				

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Case number (if known)_

Matthew Lloyd Saurer

Middle Name

Last Name

Debtor 1

Insi corp age	•	any general pa an officer, direc ness you opera	artners; rel ctor, persor	atives of any notion	general partners; partners; partners	artnerships of which more of their voting	
v	No						
	Yes. List all payments to an	insider.					
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
					\$	\$	
	Insider's Name						
	Number Street						
	City	State ZIP	Code				
					Φ.	•	
	Insider's Name				\$	\$	
	Number Observ						
	Number Street						
	City	State 7IP	Code				
	City		Code				
an i Incl	nin 1 year before you filed insider? ude payments on debts gua	for bankrupto	cy, did you		ayments or transf	er any property on	account of a debt that benefited
an i Incl	nin 1 year before you filed insider? ude payments on debts gua	for bankrupto	c y, did you signed by a		ayments or transf	er any property on	account of a debt that benefited
an i Incl	nin 1 year before you filed insider? ude payments on debts gua	for bankrupto	c y, did you signed by a		ayments or transf	er any property on Amount you still owe	
an i Incl	nin 1 year before you filed insider? ude payments on debts gua	for bankrupto	c y, did you signed by a	an insider. Dates of	Total amount	Amount you still owe	Reason for this payment
an i Incl	nin 1 year before you filed insider? ude payments on debts gua	for bankrupto	c y, did you signed by a	an insider. Dates of	Total amount	Amount you still	Reason for this payment
an i Incl	nin 1 year before you filed insider? ude payments on debts gua No Yes. List all payments that the	for bankrupto	c y, did you signed by a	an insider. Dates of	Total amount	Amount you still owe	Reason for this payment
an i Incl	nin 1 year before you filed insider? ude payments on debts gua No Yes. List all payments that t	for bankrupto	c y, did you signed by a	an insider. Dates of	Total amount	Amount you still owe	Reason for this payment
an i Incl	nin 1 year before you filed insider? ude payments on debts gua No Yes. List all payments that the	for bankrupto	c y, did you signed by a	an insider. Dates of	Total amount	Amount you still owe	Reason for this payment
an i Incl	nin 1 year before you filed insider? ude payments on debts gua No Yes. List all payments that to Insider's Name Number Street	for bankrupto	signed by a	an insider. Dates of	Total amount	Amount you still owe	Reason for this payment
an i Incl	nin 1 year before you filed insider? ude payments on debts gua No Yes. List all payments that the	for bankrupto	c y, did you signed by a	an insider. Dates of	Total amount	Amount you still owe	Reason for this payment
an i Incl	nin 1 year before you filed insider? ude payments on debts gua No Yes. List all payments that to Insider's Name Number Street	for bankrupto	signed by a	an insider. Dates of	Total amount paid	Amount you still owe	Reason for this payment
an i Incl	nin 1 year before you filed insider? ude payments on debts gua No Yes. List all payments that to Insider's Name Number Street	for bankrupto	signed by a	an insider. Dates of	Total amount	Amount you still owe	Reason for this payment
an i Incl	nin 1 year before you filed insider? ude payments on debts gua No Yes. List all payments that the insider's Name Number Street City	for bankrupto	signed by a	an insider. Dates of	Total amount paid	Amount you still owe	Reason for this payment

City

ZIP Code

State

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Matthew Lloyd Saurer
First Name Middle Name Debtor 1 Case number (if known)_

Last Name

art 4: Identify Legal Actions, Reposs	sessions,	and Foreclosules				
Within 1 year before you filed for bankrupt List all such matters, including personal injury and contract disputes.					-	-
□ No						
Yes. Fill in the details.						
res. Fill lift the details.						
		f the case	Court or agency			Status of the case
Midland Funding LLC vs debtor Case title:	collection	iS	Otter Tail Count	v District		
			Court Name	, 2.000		Pending
						On appeal
			Number Street			Concluded
			Forgue Follo	MANI	56507	
			Fergus Falls City	MN State	56537 ZIP Code	
ase number	aallaatian	ns; Date filed: 02/27/2019	. ,			
Ford Motor Credit Company LLC vs debtor	3 Collection	15, Date lileu. 02/27/2019	Otter Tail Count	v District		
ase title:			Court Name	<i>y</i> 2.0000		— Pending
ase the.						On appeal
			Number Street			Concluded
			F F-11-		50507	
56-CV-19-568			Fergus Falls City	MN State	56537 ZIP Code	_
Case number 50-0 v - 19-508						
Check all that apply and fill in the details belo No. Go to line 11. Yes. Fill in the information below.		y or your property repor		ed, garnis	shed, attached	d, seized, or levied?
Check all that apply and fill in the details belo No. Go to line 11.		Describe the property		ed, garnis	Date	Value of the property
Check all that apply and fill in the details belo No. Go to line 11. Yes. Fill in the information below.				ed, garnis		Value of the property
Check all that apply and fill in the details belo No. Go to line 11. Yes. Fill in the information below. Ford Motor Credit Company LLC		Describe the property		ed, garnis		
Check all that apply and fill in the details belo No. Go to line 11. Yes. Fill in the information below. Ford Motor Credit Company LLC Creditor's Name		Describe the property		ed, garnis	Date	Value of the property
Check all that apply and fill in the details belo No. Go to line 11. Yes. Fill in the information below. Ford Motor Credit Company LLC Creditor's Name One American Road		Describe the property wages garnished of \$582		ed, garnis	Date	Value of the property
Check all that apply and fill in the details belo No. Go to line 11. Yes. Fill in the information below. Ford Motor Credit Company LLC Creditor's Name		Describe the property		ed, garnis	Date	Value of the property
Check all that apply and fill in the details belo No. Go to line 11. Yes. Fill in the information below. Ford Motor Credit Company LLC Creditor's Name One American Road		Describe the property wages garnished of \$582	2.31	ed, garnis	Date	Value of the property
Check all that apply and fill in the details belo No. Go to line 11. Yes. Fill in the information below. Ford Motor Credit Company LLC Creditor's Name One American Road		Describe the property wages garnished of \$582 Explain what happened	2.31	ed, garnis	Date	Value of the property
Check all that apply and fill in the details beloe No. Go to line 11. Yes. Fill in the information below. Ford Motor Credit Company LLC Creditor's Name One American Road Number Street	ow.	Describe the property wages garnished of \$582 Explain what happened Property was repose	2.31 ssessed.	ed, garnis	Date	Value of the property
Check all that apply and fill in the details belo No. Go to line 11. Yes. Fill in the information below. Ford Motor Credit Company LLC Creditor's Name One American Road	126	Describe the property wages garnished of \$582 Explain what happened Property was repos Property was forecle	2.31 ssessed. osed. shed.		Date	Value of the property
Check all that apply and fill in the details beloe No. Go to line 11. Yes. Fill in the information below. Ford Motor Credit Company LLC Creditor's Name One American Road Number Street Dearborn MI 481	126	Describe the property wages garnished of \$582 Explain what happened Property was repos Property was forecl Property was garnis	2.31 ssessed. osed. shed.		Date	Value of the property 1,167.45
Check all that apply and fill in the details beloe No. Go to line 11. Yes. Fill in the information below. Ford Motor Credit Company LLC Creditor's Name One American Road Number Street Dearborn MI 481	126	Describe the property wages garnished of \$582 Explain what happened Property was repos Property was forecl Property was garnis Property was attach	2.31 ssessed. osed. shed.		Date 11/2019	Value of the property 1,167.45
Check all that apply and fill in the details beloe No. Go to line 11. Yes. Fill in the information below. Ford Motor Credit Company LLC Creditor's Name One American Road Number Street Dearborn MI 481	126	Describe the property wages garnished of \$582 Explain what happened Property was repos Property was forecl Property was garnis Property was attach	2.31 ssessed. osed. shed.		Date 11/2019	Value of the property 1,167.45
Check all that apply and fill in the details beloe No. Go to line 11. Yes. Fill in the information below. Ford Motor Credit Company LLC Creditor's Name One American Road Number Street Dearborn MI 481	126	Describe the property wages garnished of \$582 Explain what happened Property was repos Property was forecl Property was garnis Property was attach	2.31 ssessed. osed. shed.		Date 11/2019	Value of the property 1,167.45 Value of the property
Check all that apply and fill in the details beloe No. Go to line 11. Yes. Fill in the information below. Ford Motor Credit Company LLC Creditor's Name One American Road Number Street Dearborn MI 481 City State ZIP C	126	Describe the property wages garnished of \$582 Explain what happened Property was repos Property was forecl Property was garnis Property was attach	2.31 ssessed. osed. shed.		Date 11/2019	Value of the property 1,167.45 Value of the property
Check all that apply and fill in the details beloe No. Go to line 11. Yes. Fill in the information below. Ford Motor Credit Company LLC Creditor's Name One American Road Number Street Dearborn MI 481 City State ZIP C	126	Describe the property wages garnished of \$582 Explain what happened Property was repos Property was forecl Property was garnis Property was attach Describe the property Explain what happened	esessed. osed. shed. ned, seized, or levice		Date 11/2019	Value of the property 1,167.45 Value of the property
Check all that apply and fill in the details beloe No. Go to line 11. Yes. Fill in the information below. Ford Motor Credit Company LLC Creditor's Name One American Road Number Street Dearborn MI 481 City State ZIP C	126	Describe the property wages garnished of \$582 Explain what happened Property was repos Property was garnis Property was attach Property was attach Describe the property Explain what happened Property was repos	esessed. dosed. shed. ned, seized, or levid		Date 11/2019	Value of the property 1,167.45 Value of the property
Check all that apply and fill in the details beloe No. Go to line 11. Yes. Fill in the information below. Ford Motor Credit Company LLC Creditor's Name One American Road Number Street Dearborn MI 481 City State ZIP C	126	Describe the property wages garnished of \$582 Explain what happened Property was repos Property was garnis Property was attach Describe the property Explain what happened Property was repos Property was repos Property was forecl	esessed. losed. losed, seized, or levid		Date 11/2019	Value of the property 1,167.45 Value of the property
Check all that apply and fill in the details beloe No. Go to line 11. Yes. Fill in the information below. Ford Motor Credit Company LLC Creditor's Name One American Road Number Street Dearborn MI 481 City State ZIP C	126 Code	Describe the property wages garnished of \$582 Explain what happened Property was repos Property was garnis Property was attach Property was attach Describe the property Explain what happened Property was repos	esessed. osed. shed, seized, or levid	ed.	Date 11/2019	Value of the property 1,167.45 Value of the property

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Debtor 1	Matthew I	_loyd Saurer		Case number (#known)
	First Name	Middle Name	Last Name	

Yes. Fill in the details.			
	Describe the action the creditor took	Date action was taken	Amount
Creditor's Name			
Number Street	_		\$
City State 7/D Code	Lost 4 digita of account number: YYYY		
City State ZIP Code	Last 4 digits of account number: XXXX-		
Yes List Certain Gifts and Contrib nin 2 years before you filed for bankru	outions uptcy, did you give any gifts with a total value of mo	ore than \$600 per person?	
No			
Yes. Fill in the details for each gift.			
Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
Gifts with a total value of more than \$600	Describe the gifts		Value
Gifts with a total value of more than \$600 per person	Describe the gifts		Value \$\$
Gifts with a total value of more than \$600 per person	Describe the gifts		Value \$\$
Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift	Describe the gifts		Value \$\$
Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift Number Street	Describe the gifts		Value \$\$
Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift Number Street City State ZIP Code	Describe the gifts Describe the gifts		Value \$ Value
Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift Number Street City State ZIP Code Person's relationship to you Gifts with a total value of more than \$600 per person		Dates you gave	\$ \$
Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift Number Street City State ZIP Code Person's relationship to you Gifts with a total value of more than \$600		Dates you gave	\$\$
Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift Number Street City State ZIP Code Person's relationship to you Gifts with a total value of more than \$600 per person		Dates you gave	\$\$ Value \$
Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift Number Street City State ZIP Code Person's relationship to you Gifts with a total value of more than \$600 per person		Dates you gave	\$\$ Value \$

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Matthew Lloyd Saurer

	ptcy, did you give any gifts or contributions with a total value	of more than \$600	to any charity?
No Yes. Fill in the details for each gift or co	ntribution.		
Gifts or contributions to charities that total more than \$600	Describe what you contributed	Date you contributed	Value
Charity's Name	-		\$
	-		\$
Number Street	-		
City State ZIP Code	-		
6: List Certain Losses			
Yes. Fill in the details. Describe the property you lost and how	Describe any insurance coverage for the loss	Date of your loss	Value of property
Yes. Fill in the details.	Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of <i>Schedule A/B: Property</i> .	Date of your loss	Value of property
Yes. Fill in the details. Describe the property you lost and how	Include the amount that insurance has paid. List pending insurance	Date of your loss	
Yes. Fill in the details. Describe the property you lost and how the loss occurred	Include the amount that insurance has paid. List pending insurance claims on line 33 of <i>Schedule A/B: Property</i> .	Date of your loss	lost
7: List Certain Payments or Tra lithin 1 year before you filed for bankruptonsulted about seeking bankruptcy or proclude any attorneys, bankruptcy petition p	Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. Insters Dicty, did you or anyone else acting on your behalf pay or trans	sfer any property to	\$
7: List Certain Payments or Tra lithin 1 year before you filed for bankruptonsulted about seeking bankruptcy or piclude any attorneys, bankruptcy petition polytons. Fill in the details.	Include the amount that insurance has paid. List pending insurance claims on line 33 of <i>Schedule A/B: Property</i> . Insters Otcy, did you or anyone else acting on your behalf pay or transpreparing a bankruptcy petition?	sfer any property to	\$ D anyone you Amount of paym
7: List Certain Payments or Tra Vithin 1 year before you filed for bankruptonsulted about seeking bankruptcy or payments any attorneys, bankruptcy petition p	Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. Insters Otcy, did you or anyone else acting on your behalf pay or transpreparing a bankruptcy petition? reparers, or credit counseling agencies for services required in your pending agencies.	efer any property to our bankruptcy.	\$ D anyone you Amount of paym
7: List Certain Payments or Tra //ithin 1 year before you filed for bankruptonsulted about seeking bankruptcy or produde any attorneys, bankruptcy petition por Yes. Fill in the details. Jeff Skonseng	Include the amount that insurance has paid. List pending insurance claims on line 33 of <i>Schedule A/B: Property</i> . Insters Inste	efer any property to our bankruptcy.	\$ D anyone you Amount of paym

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Debtor 1 Matthew Lloyd Saurer
First Name Middle Name Last Name

Case number (if known)

	Description and value of any property t	ransferred	Date payment or transfer was made	Amount of payment
CC Advising	credit counseling		Ī	
Person Who Was Paid	- Great couriscing			
1 Cl3011 WHO Was I ald			12/9/2019	\$ 0.00
				Ψ
Number Street	-			
				\$
				Ψ
	-			
City State ZIP Code	-			
Only State Zii Sout				
Email or website address				
Person Who Made the Payment, if Not You				
reison who made the rayment, it not rou				
o not include any payment or transfer that No Yes. Fill in the details.	you listed on line 16.			
i tes. fiii iii the detalls.				
	Description and value of any property t	ransferred	Date payment or	Amount of payme
	bescription and value of any property t	idilisieried	transfer was made	Amount or payme
Person Who Was Paid	-			
				\$
				Ψ
Number Street	_			
Number Street	_			\$
Number Street	- -			\$
Number Street	-			\$
City State ZIP Code		ransfer any property to	anyone, other than	\$n property
City State ZIP Code	business or financial affairs? made as security (such as the granting o	f a security interest or m Describe any property	ortgage on your prop	perty).
City State ZIP Code State ZIP	r business or financial affairs? made as security (such as the granting of ave already listed on this statement. Description and value of property	f a security interest or m	ortgage on your prop	Derty). Date transfer
City State ZIP Code State ZIP	r business or financial affairs? made as security (such as the granting of ave already listed on this statement. Description and value of property	f a security interest or m Describe any property	ortgage on your prop	Date transfer
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Case number (if known)

Matthew Lloyd Saurer

Debtor 1

Middle Name Last Name 19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) ✓ No ☐ Yes. Fill in the details. Date transfer Description and value of the property transferred was made Name of trust Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. ✓ No ☐ Yes. Fill in the details. Last 4 digits of account number Type of account or Date account was Last balance before instrument closed, sold, moved, closing or transfer or transferred Name of Financial Institution Checking XXXX-Savings Number Street Money market Brokerage City State ZIP Code Checking XXXX-Name of Financial Institution Savings Money market Number Street Brokerage Other City State ZIP Code 21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? ✓ No Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Yes Name of Financial Institution Name Number Street Number Street City ZIP Code State City State ZIP Code

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or 1	First Name Middle Name			
	First Name Middle Name La	ast Name		
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				have it?
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	interior, in the many			
Doy	you hold or control any property that	someone else owns? Include any pro	perty you borrowed from, are storing for	or,
or h	old in trust for someone.			
V	No			
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_		Where is the property?	Describe the property	Value
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City

State

ZIP Code

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Debtor 1	Matthew Lloy	yd Saurer		Case number (if known)
	First Name	Middle Name	Loot Nama	

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ave you been a party in any judicial or a	dministrative proceeding under any	environmental law? Include settlement	s and orders.
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Yes. Fill in the details.			
	Court or agency	Nature of the case	Status of the case
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Give Details About Your Bullithin 4 years before you filed for bankru A sole proprietor or self-employed A member of a limited liability con A partner in a partnership An officer, director, or managing and An owner of at least 5% of the vote No. None of the above applies. Go to Yes. Check all that apply above and fin Saurer Corporation dba Anytime Fitne	usiness or Connections to Any uptcy, did you own a business or ha d in a trade, profession, or other act npany (LLC) or limited liability partn executive of a corporation ing or equity securities of a corpora Part 12. Ill in the details below for each business	Business we any of the following connections to a divity, either full-time or part-time ership (LLP) tion tion Employer Identification Do not include Social S	n number Security number or ITIN.
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Give Details About Your Bullithin 4 years before you filed for bankrul A sole proprietor or self-employed A member of a limited liability con A partner in a partnership An officer, director, or managing and An owner of at least 5% of the votice No. None of the above applies. Go to Yes. Check all that apply above and find Saurer Corporation dba Anytime Fitnes Business Name	usiness or Connections to Any uptcy, did you own a business or ha d in a trade, profession, or other act npany (LLC) or limited liability partn executive of a corporation ing or equity securities of a corpora Part 12. Ill in the details below for each business	Business we any of the following connections to a divity, either full-time or part-time ership (LLP) tion tion Employer Identification Do not include Social S	n number Security number or ITIN.
Give Details About Your Bullithin 4 years before you filed for bankrul A sole proprietor or self-employed A member of a limited liability con A partner in a partnership An officer, director, or managing and An owner of at least 5% of the vote No. None of the above applies. Go to Yes. Check all that apply above and find Saurer Corporation dba Anytime Fitne Business Name 120 1/2 West Cavour Avenue Number Street	usiness or Connections to Any uptcy, did you own a business or had in a trade, profession, or other act inpany (LLC) or limited liability partnets executive of a corporation ing or equity securities of a corpora Part 12. Ill in the details below for each business Describe the nature of the business fitness club Name of accountant or bookkeeper	Business ve any of the following connections to a divity, either full-time or part-time ership (LLP) tion tion Employer Identification Do not include Social S EIN: Dates business existed	n number Security number or ITIN.
Give Details About Your Bullithin 4 years before you filed for bankrul A sole proprietor or self-employed A member of a limited liability con A partner in a partnership An officer, director, or managing and An owner of at least 5% of the vote No. None of the above applies. Go to Yes. Check all that apply above and fit Saurer Corporation dba Anytime Fitne Business Name 120 1/2 West Cavour Avenue Number Street Fergus Falls MN 56537	usiness or Connections to Any uptcy, did you own a business or had in a trade, profession, or other act inpany (LLC) or limited liability partnet executive of a corporation ing or equity securities of a corporation Part 12. Ill in the details below for each business Describe the nature of the business fitness club	Business ve any of the following connections to a divity, either full-time or part-time ership (LLP) tion ness. Employer Identification Do not include Social S EIN: Dates business existed	n number Security number or ITIN.
Give Details About Your Bullithin 4 years before you filed for bankrul A sole proprietor or self-employed A member of a limited liability con A partner in a partnership An officer, director, or managing and An owner of at least 5% of the vote No. None of the above applies. Go to Yes. Check all that apply above and find Saurer Corporation dba Anytime Fitne Business Name 120 1/2 West Cavour Avenue Number Street	usiness or Connections to Any uptcy, did you own a business or ha d in a trade, profession, or other act upany (LLC) or limited liability partn executive of a corporation ing or equity securities of a corpora Part 12. Ill in the details below for each busin Describe the nature of the business fitness club Name of accountant or bookkeeper self	Business we any of the following connections to a divity, either full-time or part-time ership (LLP) tion mess. Employer Identification Do not include Social state. EIN: Dates business existed From 12/31/2015	n number Security number or ITIN. d To <u>12/12/20</u> 19
Give Details About Your Bullithin 4 years before you filed for bankrul A sole proprietor or self-employed A member of a limited liability con A partner in a partnership An officer, director, or managing and An owner of at least 5% of the vote No. None of the above applies. Go to Yes. Check all that apply above and fit Saurer Corporation dba Anytime Fitne Business Name 120 1/2 West Cavour Avenue Number Street Fergus Falls MN 56537	usiness or Connections to Any uptcy, did you own a business or had in a trade, profession, or other act inpany (LLC) or limited liability partnets executive of a corporation ing or equity securities of a corpora Part 12. Ill in the details below for each business Describe the nature of the business fitness club Name of accountant or bookkeeper	Business we any of the following connections to a divity, either full-time or part-time ership (LLP) tion tion Employer Identification Dates business existed From 12/31/2015 Employer Identification	n number Security number or ITIN. To 12/12/2019
Give Details About Your Bullithin 4 years before you filed for bankrul A sole proprietor or self-employed A member of a limited liability con A partner in a partnership An officer, director, or managing and An owner of at least 5% of the vote No. None of the above applies. Go to Yes. Check all that apply above and fit Saurer Corporation dba Anytime Fitne Business Name 120 1/2 West Cavour Avenue Number Street Fergus Falls MN 56537	usiness or Connections to Any uptcy, did you own a business or ha d in a trade, profession, or other act upany (LLC) or limited liability partn executive of a corporation ing or equity securities of a corpora Part 12. Ill in the details below for each busin Describe the nature of the business fitness club Name of accountant or bookkeeper self	Business we any of the following connections to a divity, either full-time or part-time ership (LLP) tion tion Employer Identification Dates business existed From 12/31/2015 Employer Identification	n number Security number or ITIN. d To <u>12/12/20</u> 19
Give Details About Your Bullithin 4 years before you filed for bankrul A sole proprietor or self-employed A member of a limited liability con A partner in a partnership An officer, director, or managing and An owner of at least 5% of the vote No. None of the above applies. Go to Yes. Check all that apply above and fit Saurer Corporation dba Anytime Fitne Business Name 120 1/2 West Cavour Avenue Number Street Fergus Falls MN 56537 City State ZIP Code	usiness or Connections to Any uptcy, did you own a business or ha d in a trade, profession, or other act upany (LLC) or limited liability partn executive of a corporation ing or equity securities of a corpora Part 12. Ill in the details below for each busin Describe the nature of the business fitness club Name of accountant or bookkeeper self	Business we any of the following connections to a divity, either full-time or part-time ership (LLP) tion tion Employer Identification Do not include Social Services From 12/31/2015 Employer Identification Do not include Social Services	n number Security number or ITIN. To 12/12/2019
Give Details About Your Bullithin 4 years before you filed for bankrul A sole proprietor or self-employed A member of a limited liability con A partner in a partnership An officer, director, or managing and An owner of at least 5% of the vote No. None of the above applies. Go to Yes. Check all that apply above and fit Saurer Corporation dba Anytime Fitne Business Name 120 1/2 West Cavour Avenue Number Street Fergus Falls MN 56537 City State ZIP Code	usiness or Connections to Any uptcy, did you own a business or ha d in a trade, profession, or other act upany (LLC) or limited liability partn executive of a corporation ing or equity securities of a corpora Part 12. Ill in the details below for each busin Describe the nature of the business fitness club Name of accountant or bookkeeper self	Business we any of the following connections to a divity, either full-time or part-time ership (LLP) tion tion Employer Identification Do not include Social Section EIN:	n number Security number or ITIN. To 12/12/2019 In number Security number or ITIN.
I1: Give Details About Your Bound Individual State of the vote of	usiness or Connections to Any uptcy, did you own a business or had in a trade, profession, or other act inpany (LLC) or limited liability partnets executive of a corporation ing or equity securities of a corporation and the details below for each business bescribe the nature of the business fitness club Name of accountant or bookkeeper self Describe the nature of the business	Business we any of the following connections to a divity, either full-time or part-time ership (LLP) tion tion tion Employer Identification Do not include Social 3 EIN: Dates business existed From 12/31/2015 Employer Identification Do not include Social 3 EIN: Dates business existed	n number Security number or ITIN. To 12/12/2019 In number Security number or ITIN.
I1: Give Details About Your Bound Individual State of the vote of	usiness or Connections to Any uptcy, did you own a business or ha d in a trade, profession, or other act upany (LLC) or limited liability partn executive of a corporation ing or equity securities of a corpora Part 12. Ill in the details below for each busin Describe the nature of the business fitness club Name of accountant or bookkeeper self	Business we any of the following connections to a divity, either full-time or part-time ership (LLP) tion tion tion Employer Identification Do not include Social 3 EIN: Dates business existed From 12/31/2015 Employer Identification Do not include Social 3 EIN: Dates business existed	n number Security number or ITIN. To 12/12/2019 In number Security number or ITIN.

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Case number (if known)_

Matthew Lloyd Saurer

Debtor 1

	Describe the nature of the business	Employer Identification number
Business Name		Do not include Social Security number or ITIN
		EIN:
Number Street	•	Dates business existed
	Name of accountant or bookkeeper	
City State ZIP Code		From To
	ptcy, did you give a financial statement to any	rone about your business? Include all financial
tutions, creditors, or other parties.		
No		
es. Fill in the details below.		
	Date issued	
Name	MM / DD / YYYY	
Number Street		
	•	
City State ZIP Code		
2: Sign Below		
ave read the answers on this Stateme	nt of Financial Affairs and any attachments, a	nd I declare under penalty of perjury that the
swers are true and correct. I understa	nd that making a false statement, concealing	property, or obtaining money or property by fraud
connection with a bankruptcy case ca U.S.C. §§ 152, 1341, 1519, and 3571.	n result in fines up to \$250,000, or imprisonm	ent for up to 20 years, or both.
	•	
/s/ Matthew Lloyd Saurer		
/ /s/ Matthew Lloyd Saurer Signature of Debtor 1	Signature of Debtor 2	
Signature of Debtor 1	-	
Signature of Debtor 1 Date 12/12/2019	Date	Filing for Bankruptey (Official Form 107)?
Signature of Debtor 1 Date 12/12/2019 I you attach additional pages to <i>Your</i>	-	Filing for Bankruptcy (Official Form 107)?
Signature of Debtor 1 Date 12/12/2019 I you attach additional pages to Your No	Date	Filing for Bankruptcy (Official Form 107)?
Signature of Debtor 1 Date 12/12/2019 I you attach additional pages to <i>Your</i>	Date	Filing for Bankruptcy (Official Form 107)?
Signature of Debtor 1 Date 12/12/2019 I you attach additional pages to Your No Yes	Date Statement of Financial Affairs for Individuals	
Signature of Debtor 1 Date 12/12/2019 I you attach additional pages to Your No Yes	Date	

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Debtor 1
First Name Middle Name Last Name

Case number (if known)_

Continuation Sheet for Official Form 107

9) Lawsuits

Case Title: LVNV Funding LLC vs debtor

Case Number: 56-CV-19-2406

Court Name: Otter Tail County District

Court Address: , Fergus Falls, MN 56537

Case Status: Concluded

Nature of the case: collections; Date filed: 08/16/2019

Case Title: Velocity Investments, LLC assignee of Avant LLC vs debtor

Case Number:

Court Name: Otter Tail County District Court

Court Address: , Fergus Falls, MN 56537

Case Status: Pending

Nature of the case: collections

Case Title: Ford Motor Credit vs debtor

Case Number: 56-CV--19-568

Court Name: Otter Tail County District

Court Address: , Fergus Falls, MN 56537

Case Status: Concluded

Nature of the case: Garnishment: wages garnished of \$582.31; Date filed:

02/27/2019

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Fill in this in	Fill in this information to identify your case:				
Debtor 1	Matthew Lloyd Saurer				
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States I	Bankruptcy Court f	or the District of Minnesota			
Case number			(/		
(If known)					

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims

For any creditors that you listed in Part 1 of Schedule D: Credinformation below.	ditors Who Have Claims Secured by Property (Offici	al Form 106D), fill in the
Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's PennyMac	Surrender the property.	□ No
Description of property securing debt: 1416 West Alcott Avenue	 □ Retain the property and redeem it. □ Retain the property and enter into a Reaffirmation Agreement. □ Retain the property and [explain]: 	<u>✓</u> Yes
Creditor's name: Description of property securing debt: Chrysler Capital 2012 Chrysler Town & Country	 ☐ Surrender the property. ☐ Retain the property and redeem it. ☐ Retain the property and enter into a Reaffirmation Agreement. ☑ Retain the property and [explain]: continue payments 	□ No ☑ Yes
Creditor's RJM Management Inc. name: Description of property securing debt:	 ☑ Surrender the property. ☐ Retain the property and redeem it. ☐ Retain the property and enter into a Reaffirmation Agreement. ☐ Retain the property and [explain]: 	☑ No □ Yes
Creditor's name: Description of property securing debt: Pawnee Leasing fitness equipment (Anytime Fitness)	Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	☑ No □ Yes

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Matthew Lloyd Saurer

Debtor

Case number (If known)_

Part 2:	List Your	Unexpired	Personal	Property	Leases
---------	-----------	-----------	----------	-----------------	--------

r any unexpired personal property lease that you listed in <i>Schedule G: Executory Contracts and Unexpired Leases</i> (Official Form 106G), in the information below. Do not list real estate leases. <i>Unexpired leases</i> are leases that are still in effect; the lease period has not yet ded. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).			
Describe your unexpired personal property leases	Will the lease be assumed?		
essor's name:	□No		
Description of leased roperty:	Yes		
essor's name:	□No		
lescription of leased roperty:	Yes		
essor's name:	□No		
escription of leased roperty:	□Yes		
essor's name:	□No		
Description of leased roperty:	Yes		
essor's name:	□ No		
Description of leased roperty:	∟ Yes		
essor's name:	□No		
Description of leased property:	□Yes		
essor's name:	□No		
Description of leased roperty:	□Yes		
nder penalty of perjury, I declare that I have indicated my intention at ersonal property that is subject to an unexpired lease.	bout any property of my estate that secures a debt and any		
/s/ Matthew Lloyd Saurer			
Signature of Debtor 1 Signature of Deb	otor 2		
12/12/2019			

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Fill in this information to identify your case:			B of	Of Check one box only as directed in this form and in	
Debtor 1	Matthew Lloy	vd Saurer Middle Name	Last Name		Form 122A-1Supp: 1. There is no presumption of abuse.
(Spouse, if filing	<i>5,</i>	Middle Name or the: District of Minnesota	Last Name		2. The calculation to determine if a presumption of abuse applies will be made under <i>Chapter 7 Means Test Calculation</i> (Official Form 122A–2).
Case number (If known)	r				3. The Means Test does not apply now because of qualified military service but it could apply later.
					☐ Check if this is an amended filing

Official Form 122A—1

Chapter 7 Statement of Your Current Monthly Income

12/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known). If you believe that you are exempted from a presumption of abuse because you do not have primarily consumer debts or because of qualifying military service, complete and file Statement of Exemption from Presumption of Abuse Under § 707(b)(2) (Official Form 122A-1Supp) with this form.

Part 1: Calculate Your Current Monthly Income

1. What is your marital and filing status? Check one only.	
Not married. Fill out Column A, lines 2-11.	
☐ Married and your spouse is filing with you. Fill out both Columns A and B, lines 2-11.	
Married and your spouse is NOT filing with you. You and your spouse are:	

Living in the same household and are not legally separated. Fill out both Columns A and B, lines 2-11.

Living separately or are legally separated. Fill out Column A, lines 2-11; do not fill out Column B. By checking this box, you declare under penalty of perjury that you and your spouse are legally separated under nonbankruptcy law that applies or that you and your spouse are living apart for reasons that do not include evading the Means Test requirements. 11 U.S.C. § 707(b)(7)(B).

Column A

Column B

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

		Debtor 1	Debtor 2 or non-filing spouse
Your gross wages, salary, tips, bonuses, overtime, (before all payroll deductions).	and commissions	\$ <u>6,505.67</u>	\$ <u>1,450.00</u>
Alimony and maintenance payments. Do not include Column B is filled in.	payments from a spouse if	\$0.00	\$0.00
4. All amounts from any source which are regularly pa of you or your dependents, including child support. from an unmarried partner, members of your household and roommates. Include regular contributions from a sp filled in. Do not include payments you listed on line 3.	Include regular contributions , your dependents, parents,		\$ <u>0.00</u>
Net income from operating a business, profession, or farm Gross receipts (before all deductions) Ordinary and necessary operating expenses	Debtor 1 Debtor 2 \$0.00 \$0.00 - \$0.00 - \$0.00		
Net monthly income from a business, profession, or fan		opy ere → \$ <u>0.00</u>	\$ <u>0.00</u>
Net income from rental and other real property Gross receipts (before all deductions)	Debtor 1 Debtor 2 \$0.00 \$0.00		
Ordinary and necessary operating expenses	- \$ <u>0.00</u> - \$ <u>0.00</u>		
Net monthly income from rental or other real property		opy ere→ \$ <u>0.00</u>	\$ <u>0.00</u>
7. Interest, dividends, and royalties		\$ <u>0.00</u>	\$ <u>0.00</u>

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ebtor '			ase number (if known)_		
	First Name Middle Name Last Name				
			Column A Debtor 1	Column B Debtor 2 or non-filing spouse	
8. I	Jnemployment compensation		\$ 0.00	_{\$} 0.00	
	Do not enter the amount if you contend that the amount under the Social Security Act. Instead, list it here:		,	'	
	For you				
	For your spouse	\$_0.00			
	Pension or retirement income. Do not include any amore benefit under the Social Security Act. Also, except as stand include any compensation, pension, pay, annuity, or United States Government in connection with a disability disability, or death of a member of the uniformed service pay paid under chapter 61 of title 10, then include that paddees not exceed the amount of retired pay to which you retired under any provision of title 10 other than chapter	ated in the next sentence, do allowance paid by the c, combat-related injury or as. If you received any retired ay only to the extent that it would otherwise be entitled if	\$ <u>0.00</u>	\$ <u>0.00</u>	
	Income from all other sources not listed above. Specific point include any benefits received under the Social Seas a victim of a war crime, a crime against humanity, or iterrorism; or compensation, pension, pay, annuity, or allow States Government in connection with a disability, combined and a member of the uniformed services. If necessal separate page and put the total below.	ecurity Act; payments received international or domestic owance paid by the United at-related injury or disability, or			
			\$ 0.00	\$ 0.00	
			\$ 0.00	\$ 0.00	
	Total amounts from separate pages, if any.		+ \$ 0.00	+ \$ 0.00	
	Calculate your total current monthly income. Add line column. Then add the total for Column A to		\$ 6,505.67	+ \$\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\	= \$\frac{7,955.67}{Total current}
Pai	t 2: Determine Whether the Means Test App	olies to You			monthly income
12.0	Calculate your current monthly income for the year. I	Follow these steps:			
	12a. Copy your total current monthly income from line 1	11		Copy line 11 here	\$_7,955.67
	Multiply by 12 (the number of months in a year).			_	x 12
	12b. The result is your annual income for this part of the	e form.		12b.	\$ <u>95,468.04</u>
13.	Calculate the median family income that applies to y	ou. Follow these steps:			
	Fill in the state in which you live.	MN			
	Fill in the number of people in your household.	5		г	
	Fill in the median family income for your state and size o To find a list of applicable median income amounts, go o instructions for this form. This list may also be available a	online using the link specified in		13.	\$ <u>121,291.00</u>
14.	How do the lines compare?				
	Line 12b is less than or equal to line 13. On the Go to Part 3. Do NOT fill out or file Official Form	top of page 1, check box 1, <i>The</i> n 122A-2.	ere is no presumpt	tion of abuse.	
	Line 12b is more than line 13. On the top of pag Go to Part 3 and fill out Form 122A–2.	ge 1, check box 2, The presump	tion of abuse is de	etermined by Form 122A	i-2.

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or 1 Matthew Lloyd Saurer First Name Middle Name Last Name	Case number (# known)
art 3: Sign Below	
By signing here, I declare under penalty /s/ Matthew Lloyd Saurer	y of perjury that the information on this statement and in any attachments is true and correct.
Signature of Debtor 1	Signature of Debtor 2
Date 12/12/2019	Date
If you checked line 14a, do NOT fill	out or file Form 122A–2.
If you checked line 14h fill out Form	a 122A–2 and file it with this form

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LOCAL FORM 1007-1 REVISED 06/16

UNITED STATES BANKRUPTCY COURT DISTRICT OF MINNESOTA

In re:	Matthew Lloyd Saurer	(Case No.
	Debtor(s).		
	DISCLOSURE OF COMPE	NSATION OF ATTORNEY	FOR DEBTOR
the fili rende	Pursuant to 11 U .S.C. § 329(a) by for the above-named debtor(s) and of the petition in bankruptcy, or red on behalf of the debtor(s) in concollows:	nd that compensation paid agreed to be paid to me, for	to me within one year before or services rendered or to be
For le	egal services, I have agreed to acco	ept:	\$ <u>1,600.00</u>
Prior	to the filing of this statement I have	e received:	\$ 1,600.00
Balaı	nce Due		\$ <u>0.00</u>
2.	The source of the compensation p	paid to me was:	
	✓ Debtor	Other (specify)	
3.	The source of the compensation t	o be paid to me is:	
	Debtor	Other (specify)	
4.	I have not agreed to share the ab unless they are members and ass		on with any other person
	I have agreed to share the above persons who are not members or together with a list of the names of is attached.	associates of my law firm.	A copy of the agreement,

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LOCAL FORM 1007-1 REVISED 06/16

- 5. In return for the above-disclosed fee, together with such further fee, if any, as is provided in the written contract required by 11 U.S.C. §528(a)(1), I have agreed to render legal service for all aspects of the bankruptcy case, including:
 - A. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
 - B. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
 - C. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
 - D. Representation of the debtor in contested bankruptcy matters: and
 - E. Other services reasonably necessary to represent the debtor(s).
- 6. Pursuant to Local Rules 1007-1 and 1007-3-1, I have advised the debtor of the requirements in the Statement of Financial Affairs to disclose all payments made, or property transferred, by or on behalf of the debtor to any person, including attorneys, for consultation concerning debt consolidation or reorganization, relief under bankruptcy law, or preparation of a petition in bankruptcy. I have reviewed the debtor's disclosures and they are accurate and complete to the best of my knowledge.

CERTIFICATION

I certify that the foregoing, together with the written contract required by 11 U.S.C. §528(a)(1), is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy case.

Date: 1	2/12/2019	/s/ Allen Haugrud, 0042420
		Signature of Attorney

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AFNI PO Box 3097 Bloomington, IL 61702

American National Bank 727 Western Avenue Fergus Falls, MN 56537

Angela Saurer 1416 West Alcott Ave Fergus Falls, MN 56537

Avant LLC 222 N. LaSalle St., Ste 1700 Chicago, IL 60601

CW Nexus CC Holdings Trust I Attn: Bankruptcy PO Box 9201 Old Bethpage, NY 11804

Capital One 1800 Route 34N, Suite 305 Salt Lake City, UT 84130-0287

Carson Smithfield LLC PO Box 9216 Old Bethpage, NY 11804

Chance Properties 222 West Cavour Ave Fergus Falls, MN 56537

Chrysler Capital PO Box 961279 Fort Worth, TX 76161

Credit One Bank PO Box 98876 Las Vegas, NV 89193-8876

Direct TV PO Box 6550 Greenwood Village, CO 80155-6550

Enhanced Recovery 8014 Bayberry Road Jacksonville, FL 32256

Enhanced Recovery Company 8014 Bayberry Rd Jacksonville, FL 32256-7412

Ford Motor Credit Company LLC One American Road Dearborn, MI 48126

Great Plains Natural Gas 705 West Fir Avenue Fergus Falls, MN 56537 Gurstel Law Firm 6681 Country Club Drive Minneapolis, MN 55427

LVNV Funding LLC PO Box 1269 Greenville, SC 29602

Leviton Law Firm Ltd 3 Golf Center, Ste 361 Hoffman Estates, IL 60169

Markel Insurance 4521 Highwoods Parkway Hallieford, VA 23068

Merrick Bank Corporation 10705 South Jordan Gateway, Ste 200 South Jordan, UT 84095

Messerli & Kramer 3033 Campus Drive Ste 250 Plymouth, MN 55441-2662

Messerli & Kramer PA 3033 Campus Drive Ste 250 Minneapolis, MN 55441

Midweek 831 East Vasa Avenue Fergus Falls, MN 56537

Paul S. Jensen Cline Jensen PA 125 South Mill Street Fergus Falls, MN 56537

Pawnee Leasing 3801 Automation Way, Ste 207 Fort Collins, CO 80525

Penn Credit PO Box 69703 Harrisburg, PA 17106-9703

PennyMac 3043 Townsgate Rd, Suite 200 Westlake Village, CA 91361

RJM Management Inc. 525 127th LN NW Minneapolis, MN 55448

Revenue Now 1 South Orange Ave Ste 502 Orlando, FL 32801

Sherrill Law Offices, PLLC 4756 Banning Avenue, Ste 212 Saint Paul, MN 55110 Case 19-60774 Doc 1 Filed 12/12/19 Entered 12/12/19 11:41:38 Desc Main Document Page 64 of 69

Sprint KSOPHT0101-Z4300 6391 Sprint Parkway Overland Park, KS 66251-4300

Swenson, Saurer, Gerber, Anderson & Co 122 North Court Street Fergus Falls, MN 56537

Velocity Investments LLC 1800 Route 34N, Ste 305 Belmar, NJ 07719

United States Bankruptcy Court District of Minnesota

In re: Matthew Lloyd Saurer	Case No.
Debtor(s)	Chapter 7

Verification of Creditor Matrix

The above-named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date:	12/12/2019	/s/ Matthew Lloyd Saurer		
		Signature of Debtor		
		Signature of Joint Debtor		

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

- You are an individual filing for bankruptcy, and
- Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11— Reorganization
- Chapter 12— Voluntary repayment plan for family farmers or fishermen
- Chapter 13— Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation	
\$245	filing fee	
	administrative fee	
+ \$15	trustee surcharge	
\$335	total fee	

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their non-exempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law.

Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form—sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition* for *Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:

http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html.

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCreditAndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.